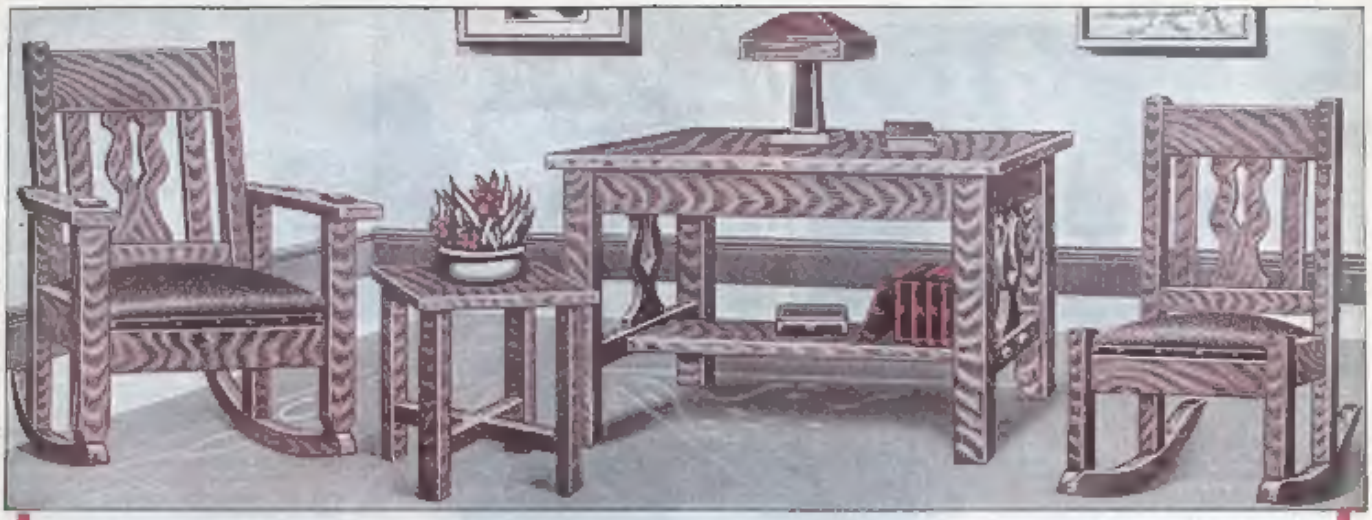

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Send only 50 cents and we will ship you this handsome 4-piece Library Set. Only 50c down and then 90c a month, or only $9.98 in all.

A positively staggering value and one of the biggest bargains ever offered. Look at this massive set. Clip out the coupon below and order it shipped on approval and see for yourself what an elegant set this is. It may be returned to us in 30 days if you do not like it and we will return your money. All you have to do is to clip the coupon and send it along with 50 cents. The magnificent Library Set is just one of the many extraordinary bargains shown in our giant catalog and bargain list, which we will send to you free. You are not under any obligations. **Send today sure.** Either have the Library Set sent for you to see, or tell us to mail catalog. Send the coupon at the bottom. Use one or the other.

4-Pieces—A Room Full of Furniture This superb Library Set complete—four pieces, made of solid oak throughout and finished in rich brown fumed oak. Large arm rocker 36 inches high, seat 19x18 inches; arm chair 33 inches high, seat 19x18 inches. Both upholstered in brown Delavan imitation Spanish leather. Library table top measures 24x28 inches. Jardiniere stand measures 36 inches high with 22 inch top. Shipping weight of set about 125 pounds. Shipped K. D. **Order by No. A-245. Send 50 cents with order, 90 cents monthly. Price only $9.98.**

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50c Shipped for only 50c down. An amazing value. Positively a record-breaking bargain. Each piece is made of 10 gauge pressed sheet aluminum. It is not made of cast as the ordinary aluminum ware is, but of sheet aluminum of a heavier and heavier gauge than the pots ever bought. Absolutely seamless. It will not warp, nor chip or peel. Needs nothing—no polish to wear off, just as easy to keep clean as glassware. Cleans and bakes food more thoroughly than any other kitchenware made. Will last for years.

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50c Yes, only 50c with order, and we'll send you this complete 110 piece white and gold monogrammed dinner set with your initial in old English. Good form, even in the plate. A dinner set you will be mighty proud of, as that when company comes. For know first your table will be the home of elegance. You can hold your head high. In the finest homes of the land and the most luxurious clubs and restaurants, you would see fine pure white and gold monogrammed dinnerware that looks better. **Only $1.15 monthly.**

Pure White and Gold Design The design consists of one narrow and one wide gold band around the edge of each piece of the 110 piece set. Your gold monogram, to be fired in the plant and guaranteed to not wash off in use for years, is placed in the exact center of each piece. Each set is furnished with a gold monogram of your initial wanted. In stating initial, be sure to specify if Miss or Mrs., as your initial will appear accordingly. Weight about 100 lbs. Shipped K. D. from Ohio. **Order by No. A-254. Send 50c with order, pay $1.15 monthly. Special price, $12.85.** As monogramming is not a regular operation carried out in the factory before being packed, you will be required to allow about 10 days for shipment to be made.

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

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COLONIAL Solid Comfort Fireside Rocker

50c Cash Black or Brown Spanish Delavan Leather

Steel Coil Springs on Back and Seat. Never before has a rocker at this price been offered that contained steel coil springs in both seat and back. The padding is laid in even layers for luxurious thickness. The covering is in either our best grade of black Chavana leather or brown Spanish Delavan leather. Height of back 39 in., width of back 28 in., seat about 20x19 in. We absolutely guarantee that you'll be pleased or you don't have to keep the rocker. Shipped K. D. from Western Pennsylvania factory. Weight about 70 pounds.

COLONIAL FIRESIDE DESIGN. This rocker is built in unusually broad proportions, giving you ample room to spread that affording the fullest measure of back comfort. It is made in rich, quiet Colonial fireside design, with very massive upholstered side wings, thickly padded sides, broad comfortable arms.

Upholstered in black Delavan imitation leather. **Order by No. A-241. Send 50 cents with order, 75 cents monthly. Total price, $17.95.**

Upholstered in brown imitation Spanish leather. **Order by No. A-240. Send 50 cents with order, 75 cents monthly. $17.95.**

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We invite you to open an account with us. Our monthly payment plan is the most generous offer ever made to the public. We trust honest people everywhere. We will ship goods for a very small payment down and then a little each month. Don't go without things for your home when you can have the use of them while paying. Enjoy these beautiful things now.

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☐ 4-Piece Library Set, $9.98 ☐ 44-Piece Aluminum Set, $8.98
☐ Rocker, Brown Imitation Spanish Leather $17.95 ☐ Rocker, Black Genuine Spanish Leather $17.45
☐ 110-Piece Dinner Set, $13.90

Name _____

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State _____ Post Office _____

the west rooms. We keep ourselves actively employed all day, remaining outdoors as much as possible, devote our leisure to long walks in the country, and in the evenings to literature and music at home.

At meals, only pleasant conversation is tolerated, while arguments on war, politics, or our neighbors' foibles are avoided.

We watch carefully all symptoms of illness. When they are apparent, the patient abstains from food, takes a warm bath, drinks some kind of herb tea, and drinks plenty of hot water. Recently we celebrated our golden wedding with our faculties unimpaired; our health preserved by leading the simple life and following the Golden Rule.

M. W. B., Brookland, D. C.

Eliminating the Doctor

WHEN both work and play became intolerable drudgery, I took an inventory. The whites of my eyes were yellow, my tongue coated, my skin sallow, my shoulders stooped, and, worst of all, I was one great aching pain.

As a child food did not agree with me and I always had a headache. At twelve I was ill several months with inflammatory rheumatism; at thirteen I had an abscess of the ear which resulted in an operation for tonsils and adenoids. And after that, with intervals of two or three years of misery, I suffered typhoid fever, operations for appendicitis and exophthalmic goiter, and finally a long stay in a sanatorium undergoing unsuccessful treatment for duodenal ulcer.

After every sickness and operation I had been told, "You'll be all right now. If you aren't, come back again." But I did not get all right. The last time I visited a house of physical correction, I asked: "What causes all my intestinal trouble?"

"Oh, constipation—auto-intoxication. You see, where there's imperfect elimination of waste products your system absorbs poisons which it has to get rid of the best it can. Practically all human ills come from unclean intestines."

"What causes inflammatory rheumatism?"

The answer was practically the same. The answer was the same regarding all my illnesses.

"What causes cancer, tuberculosis, and Bright's disease?"

"It's not known definitely; but probably imperfect assimilation has much to do with them. Imperfect assimilation leaves the body unbuilt up, while imperfect elimination rapidly undermines it through internal poisons that have not been thrown off."

It became quite obvious to me that my bodily ills were directly traceable to sluggishly moving insides. I decided to study myself as I would a valuable engine, in order to discover what hurt me and what helped me, and then rigorously to live up to any system I might establish.

Having lived almost exclusively on a diet of meat, eggs, and milk, I decided to substitute vegetables and fruits for a trial—not a trial of a day or two, but one covering three months. Almost immediately I discovered that my lifelong headaches were vanishing; there was no more pain in my shoulder-blades or neuritis in my arm. Other pains, however, in the region of the stomach, continued, causing me to try various combinations in the vegetarian diet.

By careful observation I found a few edibles that seemed to give me no distress, and having this known quantity for a starter, I added only one new dish to my diet at a time. It soon became apparent that if I ate grapefruit I must bar cream on my cereal; so I substituted butter or honey.

Continued experiments convinced me that fluid at meals did not work for my best good; yet I knew fluid—much fluid—was necessary to cleanse the alimentary tract and the blood. I tried *sipping* two glasses of water on rising, two between breakfast and lunch, two between lunch and dinner, and two upon retiring.

My weight was increasing, my skin clearing, and my general condition improving. Reading that civilized peoples eat insufficient bulk, I added sterilized bran, sometimes cooked, sometimes uncooked, to my oatmeal, and frequently I used it on other food. Stewed prunes, stewed dates, and stewed seedless raisins became a mania with me, because I found that raw fruits, so necessary to the average individual, caused me great suffering. Though I did not particularly care for spinach, I made it one of the chief articles of diet, because I had read that the French consider it "the broom of the stomach."

Exercise which, after a fair trial, proved inadequate or harmful, I cut out; that which seemed beneficial I made part of my regular schedule. I also developed the sleeping-porch habit, and found myself rising earlier and feeling more refreshed than ever before.

From a lifeless and indifferent worker I have become an interested, efficient one, and I firmly believe that if every man inventoried himself, and then adapted a system of diet, exercise, and baths to his own particular needs, the doctors would have to take up plumbing.

L. R. B., Highlands, North Carolina.

Gymnasium at the Lunch Hour

SPENDING my lunch hour in a gymnasium instead of in a restaurant has kept me off the doctor's visiting list more than anything else, I think. It had been my custom to eat a heavy meal in the middle of the day, and about ten years ago I began to take on weight at an alarming rate. My parents were very stout, and I made up my mind not to suffer the inconveniences they did, if I could help it.

There is a gymnasium near the office, and I became a member. Every day that I possibly could, with the exception of Sundays, I went there and exercised. Within a year I had taken off twenty pounds. It was hard work at first, but I stuck it out, and find now that light exercise four or five times a week keeps me at a comfortable weight. I play a game or two of hand-ball, have a shower and a short swim in the tank, eat a light lunch, and return to my work full of "pep" instead of dopey and sleepy from too much eating and smoking.

In the warm weather I keep a change of underwear in my locker, and it is like starting the day afresh to get back to the office bathed and with dry clothes on. In these ten years I have not spent [illegible] asked for a doctor's services for myself.

Of course, a person's business would have to be located near a gym to do [illegible] this in an hour; but a friend of mine who is allowed only an hour for lunch manages by going over every other day—taking an hour and a half for lunch one day and half an hour the next. He says he finds even that of great benefit.

And one more thing. Before I started the gym work I had made several unsuccessful attempts to cut out smoking. I year and a half ago I decided to [illegible] again, and, barring two occasions (one on a fishing trip, to keep away the mosquitos, and once to be sociable), I have not smoked since.

H. S., East Rockaway, Long Island.

A Health Rhyme

A GOOD clear conscience, to keep away worry;
Start in time, that I need not hurry;
Cleanliness of both the body and mind,
The equal for casualties is hard to find;
Lemon juice in hot water instead of pill
This is how I cut down my doctor's bill.

Bustle Dale, Bogota, New Jersey.

Medicine at 12c per Gallon

I HAVE eight children, seven boys and one girl, ranging between twenty-one and five years of age, none of whom has ever been sick.

I consider this the result of my application of a preventive medicine which I buy at the grocery store for twelve cents a gallon. One eighth of a gallon a year is sufficient for any family.

At the first symptom of disorder—drowsiness, swollen or sore throat, or other indications of sickness—I administer a generous throat-bath. My way of doing it is: fix absorbent cotton on one end of a wooden stick; dip the cotton in a cup of the preventive fluid, and swab the afflicted one's throat. This I do three times a day for two or three days.

My remedy is cheap and easily procured. It does not taste good, but I always have it in the house. I take it from the same can that I fill my lamps with. Its name is kerosene. *H. E.*, Boston, Mass.

The Man Who Stopped Growing

By WILLIAM R. and LOUIS DURYEA LIGHTON

Illustrations by Herman Pfeifer

IN the Webster breakfast-room the only jarring note was Sam Webster himself.

The room had been "done" in gold and pale blue. Sam flatly refused to be "done" in anything.

The room had been furnished in a more or less clever counterfeit of the style of Louis XIV.

Sam's own chair at table was a squat, bulky piece of the American black-walnut period at its worst, with sprawling claw feet, sprawling arms, and a garland of cabbage roses carved upon the high back. The hand of a dull-witted tombstone-maker might have wrought those roses; the chair was hideously ugly and out of keeping; but Sam would not give up its solid comfort.

Sam's pepper-and-salt business suit, worn comfortably loose upon his heavy, thick-shouldered figure, was a long way from matching the room's lines and color scheme; so was his shaggy mop of grizzled hair; so was his broad, florid face; so was his slouching attitude.

Had you studied the face of Sam's wife, seated across the table, you must have seen that she disapproved of Sam as he was. Her feeling did not amount to cold dislike, but only to that degree of disapproval which, granting his good points, would have added something to them. Perhaps you would have sympathized with her. Sam's table habits were not of the Louis XIV breakfast-room stage in the family fortunes. His development in behavior had been arrested years ago. He had halted at a stage where life was still a thing of simple terms, leaving it to his family to take up the complexities if they chose.

His meal was finished. He lounged in his grotesque chair with his morning paper and his cigar. Burnt matches and cigar ash were scattered about.

His wife would not have minded his smoking at table if only he had been tidier. She knew the futility of protest.

She waited, regarding him curiously till he let his newspaper fall to the floor and met her scrutiny with a quizzical squint in his gray eyes. He enjoyed looking at his wife's face. It was a kindly face, well set off by her abundant gray hair. Sam was glad that her acceptance of the new fol-de-rols had not gone so far as the dyeing of her hair. Cheeks and chin were more than a little inclined to fleshiness; but the flesh was well kept and fresh, and her eyes were warm.

"Well," Sam said, "I've just been readin' that Mrs. S. Jerome Webster is one of the patronesses of the new charity for what-you-may-call-'ems. Name away up at the top, with just the few that got their names in black print with a border round 'em. Must have cost you somethin', Molly. I dare you to tell me how much it did cost you."

His challenge was good-tempered, with only a faint hint of satire. His wife could not take offense. She answered frankly enough:

"I subscribed five hundred dollars, Sam."

Sam whistled.

"Five hundred! For just that? That's what I'd call mighty expensive advertisin'—five hundred just to get your name in the paper once! Besides, look at the way they've got it: 'Mrs. S. Jerome Webster.' Why didn't you have it put 'Mrs. Sam'l J. Webster'? Then the works would have got some advertisin' out of it too. The Sam'l J. Webster Iron Works is the name I go by. How come it there's a Mrs. S. Jerome Webster when there ain't any Mr. S. Jerome Webster? I reckon you'll be wantin' a check for the five hundred, won't you? I've got a good notion to sign my name to it 'S. Jerome Webster.' You know what would happen to it. The bank would turn it down in a holy minute. There ain't any such person as S. Jerome Webster that can draw my money out of the bank."

HIS wife was not enjoying his raillery. The little indulgences of the new social order that had come with Sam's great prosperity were grateful to her, but she could not yet feel quite secure in them.

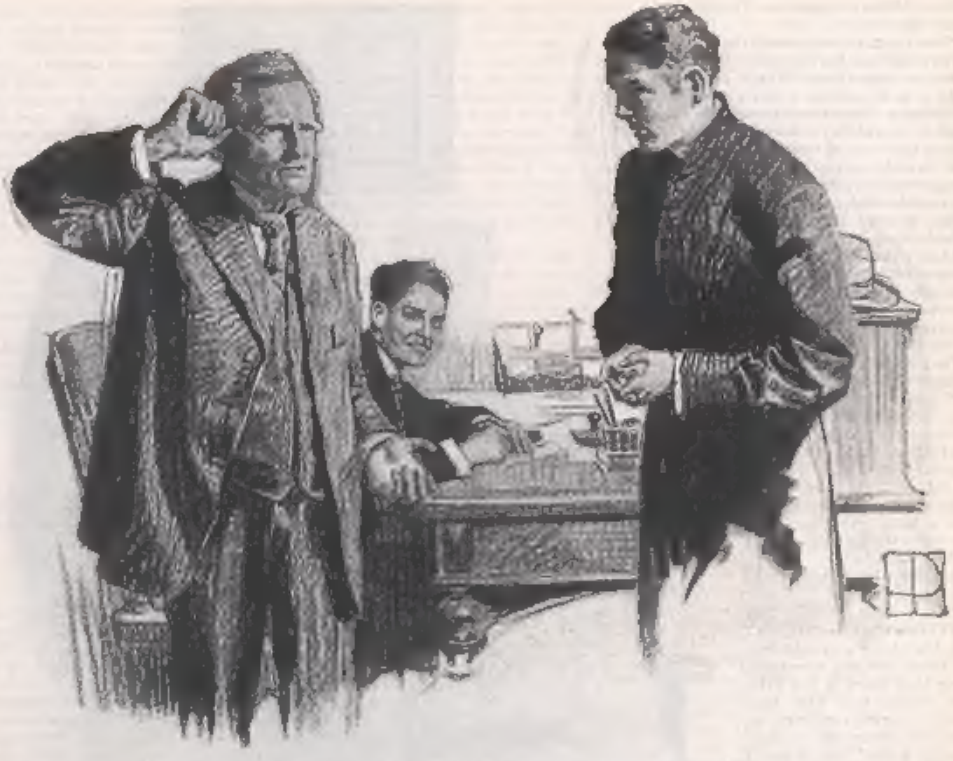
There had not been time for the strangeness to wear entirely away, for making her immune to Sam's mild ridicule. No one but Sam ridiculed her in her hearing; she was the more embarrassed by his speech on that account.

"It's a good charity, Sam," she said. "The town's big enough to be needing girls' home."

"The town's big enough to be needing lots of things," Sam returned. "And you could do a lot with five hundred if you'd put your mind to it yourself, instead of

in' at it this way. Who's this chap
t's promotin' the scheme? Reverend
Reverend What?"
"Fosdyke," his wife supplied.
"No, that ain't it—that ain't all of it."
picked up his newspaper and made a
rried search of its columns. "Rev. P.
artyne Fosdyke! Who's he? He's a
w one on me. He don't belong in town.
es he? What's he come here to start a
in' home for? I'll bet I know why. So
ould you if you'd stop to think about it.
Martyne Fosdyke! I'll bet the name
folks gave him was Peter Martin.
hy don't he use it that way? It's be-
use he's a fraud. If it was me I wouldn't
e the Rev. P. Martyne Fosdyke as
ch as a plugged nickel. I wish to glory
hadn't put your name down 'Mrs.
Jerome Webster.' I don't like hein'
ck in the same class with Rev. P.
artyne Fosdyke."
His wife smiled as her mind conjured
picture of the dapper Fosdyke and com-
red it with Sam. She was silent for a
le time. When she spoke, it was not
direct reply to what Sam had said.

SAM, I do wish you could begin to
look at things differently. You're so
ubborn, some ways. It's not quite
t. You're a rich man. Being a rich
an ought to mean more than just hav-
g a lot of money."
Sam's eyes narrowed.
"What's the trouble? I've been givin'
etty near all that everybody's been
kin' for."
"Yes," she returned. "You're generous
lough that way, with other people; but
ou're almost stingy with yourself, and
ith—with us too, in a way. Your being
ch ought to mean a lot of chances for
e children, and for us too. Things have
anged in town, Sam, and you haven't
anged. You haven't grown with the
wn; you haven't even grown the way
ur own business has grown. It seems
i if you stopped growing yourself when
ou got out of debt in the old shop and
egan to get ahead. Sam, you could be
big man in town if you wanted to."
"I reckon I'm doin' my share," he per-
sted dully. "There ain't many things
don't give to as much as anybody, even
em that's got more."
"That isn't what I mean," she said, with
er first sign of impatience. "You don't
em to know that the town has a social
fe now, and that you ought to take a
art in it. I don't believe you know
at it isn't enough nowadays to go
ver and sit on a neighbor's porch in the
ening in your shirt-sleeves, the way
ou used to do. Sharpston isn't a village
ow."
Sam grimaced and shook his head.
"Dollin' up in the evenin's? Is that
e kind of thing you're gettin' at? Not
r me! When I ain't got any friends left
hat I can visit with in my shirt-sleeves
I want to, then I'll stay home. When
grew up to the place where I could feel
asy and right, there's where I had the
gense to stop. I ain't goin' to change any
ore. When it comes to changin', you've
changed a plenty for both of us. Mrs. S.
erome Webster!" He spoke the name
ithout derision but with a grim sort of
umor. "Mrs. S Jerome Webster givin'
away five hundred dollars at a slip and
ettin' her name in the paper for patron-
in' charity! That's a sight of change
nce the time when you and me didn't
know but what we might be needin'
harity for ourselves if we didn't pull
hrough with things at the shop."
He pushed back his chair and stood up,
iving himself a shake to settle his cloth-
g.
"No! You go ahead this way, if it
okies you. I ain't goin' to fuss with you
bout it. But I'm goin' to stay the way
m be."
"Even if you know it hinders the chil-
ren?" she asked quickly.
Sam's manner was not quite so smooth-
mpered. He scowled and his lips tight-
ned.
"Hinders 'em?" he echoed. "How do
ou mean?"
"That's what I've been wanting to say,"
he returned. "I've never had the courage



"Old Sam tore Fosdyke's card in two and dropped the pieces. 'You don't get a cent of my money,' said he, 'till there are some men backin' your scheme.'"

to be plain about it with you. Yes, I mean you're hindering the children by being so—so—"
Her courage stopped at the final word; but Sam supplied it:
"So common. You might as well say it all while you're sayin' it. I know there's plenty of folks that thinks about me that way. Well, that's right. It don't hurt me to say I'm common. But I ain't so common this way as I would be if I tried to cover it up by puttin' on dog. A fool's the commonest kind of man on earth. How would it be helpin' the children any if I let folks see they had a fool for a father? I hate shammin'."
"It needn't be a sham, if you were able to grow," she began; but Sam stopped her with a gesture.
"I've got my growth. If you ain't, why, you just keep right on growin'. That'll be all right with me. As for hinderin' the children—" He checked himself suddenly. "Shucks, Molly!"
He walked slowly round the table and stood at his wife's side.
"If you and me had had things fixed for us like this when we was their age, we wouldn't have thought we was bein' hindered. Don't you get anxious. If Tom's got the ambition to amount to more than his dad, I ain't goin' to hinder him by bein' the way I am. If he ain't got it in him, it won't help him for me to be puttin' on frills. You quit your frettin'."

HE could not put the matter out of his own mind so easily. It persisted when he left the house and walked to his work. He did not think about it deliberately, as about a problem that must be solved. He was not irritated or angered. Rather, his wife's suggestion had made a gray atmosphere for his thoughts as he went through town to the works.
He felt better when he turned the last corner and came within sight of the massed, smoke-grimed buildings with their towering chimneys and the ten-foot-high metal-lettered sign: "Sam'l J. Webster Iron Works." Always that picture stiffened his shoulders and squared his chin. The main buildings covered a full block of ground, with an overflow of lesser shops and warehouses across the railroad's switch-track. There before him lay the thing he had fought for and accomplished. He could not feel depression, face to face with it.
His son Tom was at the broad desk which they two shared between them, working with the morning's mail. Tom was the living image of old Sam brought up to the minute and compounded with youth. He looked up and nodded.
"Hello! I was just going to ring you up. We've copped the S. & M. contract at our price. Signed, sealed, and delivered!"

THAT was good news. Sam sat down to enjoy it, tipping back in his swivel-chair, bringing a cigar from his pocket.
"Bully!" he said. "Good work, son! I'd have bet on your gettin' it. Ten thousand, clean cash profit, six weeks from now. Makes you feel fine, don't it?" He chuckled. "Mighty! I guess I know! If I live to be a thousand, I ain't goin' to forget the feelin' of my first contract, away back yonder in the little shop. It took a month of hand-forgin', with me swingin' a hammer with the best of 'em, and it cleaned up three hundred dollars. Three hundred for a whole month, with three hands on the job! But I certainly did need the three hundred then. And that was the first step the shop had ever been able to take away from odd piece-work. That was the beginnin'. Ten thousand clean, easy! only one corner of the works for six weeks! That's growin' some, son!"
Tom smiled in sympathy; then his lips compressed and he sat erect, with a manner his father had.
"Dad, there might just as well be another five thousand of profit in this job for us. We could make it easy if the works were on another footing."
"Well," old Sam said, "I wouldn't wonder if we could go over the ten thousand some. We do need some remodelin' in the foundry, if we're goin' to tackle much of the big steel work. But we ain't quite got to that yet, son. A few more ten thousands first!"
"I don't mean remodeling the plant," Tom said. "That can wait a while. I'm talking about the men. We're in worse shape there than in equipment—farther behind, I mean. The whole force needs a shake-up, from top to bottom."
"Does it?" Old Sam's eyes glinted, though his tone was level. "It's a pretty good crew. It's took a good while to build that crew up to where it is."
"That's it exactly!" Tom said. "It's taken a good while. That means that some of the men may have been here too long. They've dropped behind. The works ought to be modern, dad—as modern as we can make 'em."
Sam took his time for answering that, rolling his cigar.
"There's nobody that's been here any longer than me," he said presently.
Tom laughed. The laugh was meant to imply pleasant things; but the old man did not show pleasure.
"The hands, they come and go. They ain't always up to mark, mebbe. But the heads are the fellows I'm talkin' about. Most of them have been growin' up with the business, years and years. They know it as well as I do."
"Do they?" Tom queried. "Perhaps they know it; but they can't do it. There isn't a department that's having modern management. Those heads have been trained to their trades; they're good enough workmen. But they don't know that there is such a thing as scientific management. Efficiency is a word that's been born since their day."
"Yeh?" Old Sam's tone was listless, as it was want to be when he was thinking deepest. "Name me of the heads that ain't a good man for his job."

A NAME came to Tom's lips, but hung unspoken. The owner of the name entered from the humming shops beyond—old Eddie Brady, the foundry foreman. There could be no doubt that he was old; his age was the plainer in that it had shriveled and dimmed him instead of plumping him out. Zest had faded from his eyes; his leathery cheeks were collapsed over jaws with most of the teeth gone; his twisted hands had lost their certainty. Sure enough, Eddie was old.
He shuffled to Sam's desk, put down some smeared papers, and went shuffling back to his work. There was no greeting. The eyes of father and son followed him

keenly. When he was gone, Tom glanced across the desk.

"Don't you think yourself that Eddie's job is rather too big for him? The works have grown past him. Why, if he'd come to us as he is, hunting a job, we wouldn't hire him as a common laborer. He's not equal to a real day's work, let alone directing the work of thirty-five men under him. And there are Gladstone and Carey in the woodworking shops, and Stark in the machine shop, and Bates—"

Sam stopped him with an inarticulate syllable, deep in his thick throat:

"Aghr! Wait, now! I know! There's no need to go round and round with that. I know! Come right down to cases with me. If the business was yours, would you be firin' old Eddie?"

Tom could be as straightforward as his father.

"I'd have him quit on a pension—him and the others."

"Pension!" Sam bit the word off short, then spat deliberately. "Pension! Pension old Eddie?" He gave a short laugh of grim, sardonic humor. "I'd a heap rather you'd be the one to tell old Eddie about it than me."

Suddenly his temper burst beyond all bounds.

"Hell's bells, Tom! You don't know what you're sayin'. You don't know who old Eddie is. Let me tell you somethin'. Away back there in the little shop, Eddie was one that swung a hammer with me on that first decent job. I owed him six weeks' pay when I got that contract. Eddie knew as well as I did that it was a toss-up before that whether he ever got his money. Then's when he could have quit me if he'd been one of the quittin' kind. He didn't. He stuck. He'd work all day with me, and then he'd come down and worry with me half the night, tryin' to figure things out. Me talk to old Eddie about pensionin' him? Old Eddie stays right where he is, long as he can stand on his feet. Mebbe efficiency ain't a word that belonged to my time, but gratitude did."

"I know you're fond of him," Tom began.

Sam picked up the word hotly.

"Fond of him? You're not sayin' it at all. I love him! It's his looks you're mindin' now. He ain't much for looks. But he was a good-looker in his day. Do you know what makes him look the way he does now? It's because the life of him has gone into the works—the life of him as much as mine."

TOM was not a man whose will could relinquish easily. He had known that his part would be difficult.

"I know, dad. Just the same, the business has grown beyond him. To keep responsibility in the hands of men like Eddie is like cutting down our power enormously. If there was an engine in the shops that leaked half its steam out of its cylinders, you'd be the first to want it fixed. Well, we're wasting a lot of steam through leaks like old Eddie. It's the business I'm thinking about. If the business is going ahead, we can't let it be hindered by our human fondnesses."

"Hindered!" The word struck upon Sam's memory with a sense of sharp dismay. "Hindered!"

His wife had spoken to him of hindering. He got out of his chair and marched heavily back and forth across the room.

"Hindering! Good Lord, has it got as far as that? Have I been doin' somethin' I didn't know about? Have I got the works built so big that I can't be human in 'em any more? And I've fixed up a house I can't hardly be human in; and I've got my folks up to where bein' plain human ain't enough to suit 'em. What kind of a mess is it I've been makin'?"

"'Molly, Molly! You've lived that down, somehow. I haven't. I've kept right on loving the old way.'"

Had he known, the Rev. P. Martyne Fosdyke would not have been likely to choose that moment for his call upon Sam. In any moment Sam would have felt dislike for Fosdyke's smug air, for his artificial smile, for his small eyes set close together, and for his purring voice. Now Sam detested him at sight.

"Ah-h, Brother Webster?" Fosdyke gave Sam a card.

The old man glanced at it; then stood scowling, waiting.

"I shall not occupy much of your time," Fosdyke said. "Your good lady, Brother Webster, has subscribed generously to the fund for a working girls' home to be established in Sharpston. Thus far I have visited only a few of those whose names would lend prestige. To-night there is to be a public meeting. If I might have in hand, Brother Webster, the actual checks to cover those first subscriptions, to be exhibited at the meeting, the psychological effect—"

Old Sam was very blunt.

"Why did you come to Sharpston to start your home?"

"Ah-h!" Fosdyke's voice was velvet smooth, but his eyes were alert. "The Lord's vineyard, brother, is wide."

Sam grunted. "But the pickin' is better some places than others. And women are easier pickin' than men. I didn't see any men's names in your list in the paper. This five hundred of mine, now— If you get it, how much of it would be your rake-off?"

"Rake-off?"

Fosdyke's voice was at its smoothest, his eyes at their keenest.

"Yes," Sam growled. "How much would you pinch off for yourself?"

"Well, really!" Fosdyke purred. "That is rather a forceful way of putting it. The laborer, you know, is worthy of his hire—"

Old Sam tore Fosdyke's card in two and dropped the pieces.

"You don't get a cent of my money till there are some men backin' your scheme—good men, men I know; and then my money's goin' through the hands of an auditin' committee. You needn't come back till that can be done."

He turned abruptly to his desk. For a time he fumbled blindly with his papers, picking them up, slamming them down again, not knowing what they were. Presently, with a formless oath, he put on his hat and went out.

AT home, he went stamping impatiently from room to room through the big house, hunting his wife. He found his two daughters idling over a late breakfast. He did not linger with them. Not many words had passed lately between father and daughters, whose ways were not his ways. He persisted in his search till he came upon his wife in her sitting-room, engaged with a stenographer who visited her thrice a week. Sam spoke almost harshly:

"Molly, let the girl go. I want to talk to you."

He paced the floor till the stenographer had gone, and his wife had come to him, concerned. She was not used to seeing him like this.

"Sam, what is it?" she asked.

Sam tried to laugh, but made a sorry failure of it.

"Nothing. Everything! There's nothing wrong; but everything's gone wrong somehow. Things have come to where I've got to talk 'em out with you. Bu[si]ness is all right; it's our life I'm meanin'. It's been on my mind a sight, but I've been keepin' my mouth shut about it. I could keep right on keepin' it shut if I was willin' to let things go. But I ain't goin' to do it. It's somethin' that's got to be worked out, and I can't work it out alone. Nobody could. It's got to be between you and me—both of us."

He took up his restless pacing, while she watched him, wondering. Until to-day it was long since their talk had gone beyond the commonplaces; it was long since she had shown anything more than a half-stolid, half whimsical interest in the affairs of his family. Now he was genuinely troubled.

"Listen to me, Molly," he said. "I turned down your Fosdyke person this mornin'. I did it on purpose. I told him he couldn't have his money, and I'm not goin' to give it to him. I ain't goin' to give away any more money like that, just so as to get it printed in the paper and talked about. And there's some other things I ain't goin' to do any more, either."

HE halted before her, a stern, implacable figure, his eyes relentless.

"You know what you said to me at breakfast—about me hinderin'. Well, I got that same thing from Tom at the office. He's wantin' me to fire Eddie Brady, and Carey, and the rest of the old-timers. He says it's hinderin' the business to keep 'em. I've had that notion dished up to me twice to-day. It don't suit me. You as good as told me I'm hinderin' by wantin' to be just plain old-fashioned friendly with folks; and Tom told me I'm hinderin' by wantin' to stay human at the works. It ain't going to do, Molly."

He checked himself, and his thought took a sharp turn.

"Say, I can't talk to you the way I want to here. I'll be quarrelin' with you in a minute, like as not. I ain't ever got used to you in these rooms, with all the fixin's. Say, how long is it since you've been up to my room?"

She smiled vaguely, a little uneasily.

"Why, Sam, it's—it's quite a while. I don't get up to the third floor. I suppose there was nothing I could do—"

"Well, come on; let's go up there now," he suggested. "I can't feel right here. You can say what I mean up there. Come along."

The upper floor of the big house was in another domain. Sam had insisted upon keeping it so. Bits of rag carpeting lay in the halls; clean white paint covered the woodwork; homely plainness was everywhere. Homely plainness found its fullest expression in Sam's own room, with its low, sloping ceiling and its puttied dormer windows looking out over the tree-tops in yard and street. A worn rag carpet was there, too, and worn armchairs, and a wide, old-fashioned bedstead of black walnut. The walls held a few shabbily framed pictures of a style long past—a chromo of a Mother and Child, an impossible bit of blue and green and white mountain scenery, and a pair of setter dogs at work in a stubble-field, with gay-coated huntsmen in the background. Odds and ends were scattered about in disarray; yet each seemed, somehow, to have fallen into its fit place.

Clumsily Sam placed a chair.

"Set down," he said, and seated himself opposite. "This is more like. If you had on a different frock you'd look mighty natural in that chair. It's quite a spell since you've set in it, ain't it? Not since you got done with nursin' Katie. That's sixteen year in the spring. Remember when we got it?"

She stirred, looking down at the faded upholstery. Sam laughed softly.

"Sore you do! Bill Carey made the speech when they give it to you. It wasn't any great shakes for a speech, I guess he'd never made one in his life before. But a body could tell what he was meanin'. That was the Christmas I had five men in the shop. They bought this chair on tick and paid for it a little piece at a time. I'm keepin' it. I'm keepin' several things. Take a look around

look sort of close, and see if you notice anything."

She did as he bade. After a moment her lips parted and her eyes looked startled.

"Why—why, Sam—"

"I thought you'd notice," Sam said. "The room ain't the same shape. It's a step bigger than the parlor used to be, and the windows ain't the same; but I fixed it up as near as I could, with all I could find that hadn't been broke up or lost."

Again she stirred. She was not comfortable. It was a long gap her memory had been made to bridge so suddenly.

"It beats all," Sam said, "how many of the things we used to have had somethin' human tied up with 'em. There wasn't no days when I just left it to you to get whatever you wanted and let the bills come in. When we bought anything, you had me would spend a heap of time pickin' out and figurin' if we could afford it. That bed was the first thing in the house we ever paid for all at once. It made me feel mighty smart. And there was a lot that was give to us—that tidy your hand's foolin' with, on the arm of the chair—Bert Stults' girl Sally crocheted that for you, the time you was settin' up nights with her. She never got the mate to it finished, and her mother wanted to keep that one, because it was the last thing Sally done. Do you mind?

"And there's that picture of the boy Christ. Old Brady's kids used to like that one, when they had it home; they said he looked as if he'd be a real nice boy to play with. They made us take it after we'd been totin' 'em rice puddin' and truck when they was all gettin' well of the measles."

HIS mood changed suddenly; the lines of his big face set.

"Molly, Molly!" he cried. "You've lived that down, somehow. I haven't. New things got to interestin' you: havin' more money, and doin' more things with it—bigger things, mebbe, in a way. I've kept right on lovin' the old way. I wish to God I was back in it now. Yes, I do! Right back there in the time when I'd just made sure I was goin' to win out, and when we hadn't got over havin' to be careful, and when your face hadn't got done with lookin' anxious and wishful. I loved it! That was when I was a man, and not just a mark. That was the only time in my life I could afford to be friendly, because then was the only time I knew who my friends were.

"You and me never have been as close as we was then—not as close to each other, nor as close to other folks. That's what I like—bein' close to folks, and givin' little things to 'em because you love 'em, and gettin' little things from 'em because they love you. That's the humanness of it—lovin', and bein' loved back. What does this kind of givin' get you? It gets you just what you give. And that ain't love. If I'd have given Fosdyke his money, the lovin'est thing I could have said to him would have been to take it and go to the devil with it. That's the way I felt. But that ain't what I want."

SAM drew close to her side, laying his big hand upon her head, compelling her eyes to meet his.

"Molly, when did you ever know of love really hinderin' anything? Honest, are you willin' to grow away from it? How much love are you gettin' out of this?"

Their eyes held, his full of entreaty, hers full of awakening wonder. Slowly, heavily, he knelt and leant his shaggy head upon the chair-arm, where lay the "tidy" the fingers of Bert Stults' Sally had made and given in love and gratitude. A tremor of feeling shook him. His wife put out her hand, touched his tumbled hair lightly, then flung her arms about him with a cry:

"Sam, don't! Sam! Why, Sam!"

"Bill the Brute"—and Others

By JAMES FORD

THE New York criminal of to-day is very different from his prototype of a third of a century ago. He dwells, not in a "den," but in a conventional apartment-hotel or a flat. He no longer skulks about alleys disguised with false whiskers, but may be found on pleasant afternoons—unless specially wanted in Mulberry Street—clean-shaven and excellently tailored, in such busy haunts of men as upper Broadway and Forty-second Street. He operates on strictly modern lines; but, like his prototype of former years, he keeps his business to himself, seldom admits even to his intimates that he is living dishonestly, and in some cases enjoys respectable social connections, brings his family up well, and takes pride in educating his children and in securing for his daughters husbands who "live straight."

A Cracksman of International Reputation

AS merry a soul as ever scuttled a ship was that redoubtable cracksman, "Bill the Brute." Of American birth and upbringing, Bill gained an international reputation by the skill and rapidity of his work, and the deftness with which he eluded the police. For some years his operations covered a wide expanse of territory, not only in this country, but in France, Germany, and England as well, until a misadventure in Scotland condemned him to a long term in prison. At the first call to dinner in his new home, Bill sprang upon one of the keepers, a man against whom he had not a particle of feeling, and crushed his skull with a heavy iron bar. This done, he threw down his weapon, and was taken unresisting to his cell, to be known forever after as "Bill the Brute." Later, on his way to court, he broke out of the prison van and escaped.

About a year afterward, a New Yorker who enjoys wide acquaintance among people of every class, and who would just as soon walk down Broadway with Bill Dykes as with John D. Rockefeller, stopped before a shop window to glance at a patented contrivance that was said to make check forgery an impossibility. Suddenly he was startled to hear the unwhispered words, "I could beat it in a minute," and on turning around found himself face to face with "Bill the Brute."

Years before he had taken Bill into his employ as man-of-all-work, in which capacity Bill's sense of humor found expression in an odd way. Like others of his class, he had invested a good deal of money in jewels, and these he wore in unexpected and unusual places. Frequently, when his benefactor was entertaining guests, Bill would make his appearance for the purpose of replenishing the fire, and incidentally would display a set of superb diamonds worn as trouser buttons, and three huge diamonds of the finest water in his blue flannel shirt. Then, while the ladies were gazing spellbound at this jeweled workman, he would touch his cap with great humility and ask if 'dere was anyt'ing else de boss would like attended to."

As became a professional of high degree, Bill seldom alluded to his calling, but more than once he confidentially and mysteriously assured his host that he would give a million dollars for the privilege of spending a month in certain localities in Europe, chiefly in France, where over twice that sum of money, jewels, and plate lay buried in country graveyards, the old-fashioned cracksman's favorite hiding-place, thanks to common superstition. Yet such was his distrust of all humankind that he would not communicate any one to recover the booty for him, and in the end he faded away without revealing his secret.

When a crook does "leak," it is not to a reporter or clergyman, but to a woman. About twenty-five years ago an American actor, one of our leading comedians, being in London, acquired two charming, prosperous American friends.

For some months they were his constant visitors. All at once, however, his new friends quietly effaced themselves from the scene, and a fortnight later all Europe rang with the news of a great Viennese robbery in which jewels and bank-notes of enormous value were stolen in so ingenious a fashion that no trace whatever of the thieves remained. Four days later the door of the actor's apartment was opened, and his two friends sauntered in with cheery, cordial greetings.

A party happened to be under way that evening in honor of a well known "water queen" who was then performing in a tank in a music-hall. Among those who were instantly impressed by her vivacious personality was the younger of the two American gentlemen. Immediately he took off his silk hat, lifted a false top in the crown, and, stirring up a glittering mass of precious stones, exclaimed: "Well, Dolly, how would you like some of these?" It transpired that his professional name was "Sheeny Mike."

Adam Worth, the bank robber, passed his declining years in England, living (of course under an assumed name) among respectable associates, and educating his son at Oxford. One of his old pals, who had been associated with him in the Merchants' Despatch robbery, left the business for good and all a great many years ago, and became one of the most famous actors in America. Curiously enough, he always appeared in plays of a highly moral nature.

Another criminal of high degree is living quietly in the vicinity of New York, and is still under close police espionage, although he is now over eighty years of age and might be supposed to have retired from his profession, which is that of counterfeiting. This man, who is well born, well educated, and possessed of cultivated tastes, was seen to enter a box on the first night of one of the great Wagner operas some years ago in company with Superintendent Byrnes, and to listen to the music with the deepest and most critical attention. He had that very day been sentenced to a long term of imprisonment. But he was so extremely anxious to hear the new opera, in order that his long sojourn at Sing Sing might be cheered by pleasant memories, that, in return for the privilege, he gave out certain information that the Superintendent of Police was very anxious to acquire. Between the acts the two men discussed their business in low tones, and the next morning the aged counterfeiter started for prison.

One Sermon I Remember

IT was in an opium joint in Bleecker Street that I heard a sermon which I have never forgotten. The text was the term "smart people," which crooks are in the habit of applying to themselves.

"Yes, I'm one of these smart people that you talk about, and these gentlemen are what we call suckers," said a wayworn criminal—still under forty and a human derelict. "We call them suckers—we smart ones. But it's the suckers that own houses and build railroads and live at the best hotels; it's the suckers that have long lives and die comfortably in their own beds, and rich at that. Who ever heard of any of us smart people owning houses or railroad stocks or anything we dared to call our own? How long do we last, and how do we die?"

And he turned abruptly away with a shudder.

Possibly in his mind's eye he saw the hillside burying-ground back of Sing Sing, where so many men who might have been successful and distinguished in life sleep in unmarked graves.

Our $1 Idea

DURING my stay in Nagasaky, Japan, I hapened to take a stroll through the streets. I could stand before the little Japanes girls for hours and watch them at their work for fancy embroidery or needlework, and their little hands were busily pushing the needles. After this I regular visited those places, as I found great interest in same and thought of taking a chance to invest a few dollars in getting an outfit to start in making those fancy works. I could not waite until ap duty in sitting down and learn of same trade, as it gave me great pleasure in doing so. Soon enough I found buyers of my needlework and every one of them who called me an old maid took a likening in my work and begun to buy also of my embroidery as well knitwork. So one day after I return from Japan one of my comrads received a letter from his parents with an order of 5 more of those fancy aprons of whim one I had made many month previous as they where well like it. I invested my money to buy up enough material to make up a dozen of this for no doubt I would sell them without any trouble, as hand embroidery and made especially by a sailor-boy seemed to be a curiosity to those who represented with one of them. I had found out the chances where good of making myself useful in spare time and made an extra income and made from $ 15.— to $ 20.— a month, also I found out the making of belts for ladies and gents as well mash-bags where well-come and well liked by everybody, as same where of handsome designs as never seen before on the marked. I made the first year $ 150.75, the second year $ 200.— and the third year $ 125.— and last year $ 213.— even if my friends call me a slay or old maid, when I look upon the sum of money I have made since then I da'nt mind those at all. Many a times I heard people asking me how they could go ahead and too make an extra income like me. Well, it is easy enough if the good will is at hand as well the impacience in doing such kind of work and the results of it will be astonishing.

Sailor Schumann: "I don't care what you call me now if you don't like my style. You don't have to look at it so long as it gives me pleasure to turn my spare time into money."

Kritt and the Lady Holsteins

By SEWELL FORD

Illustrations by F. Vaux Wilson

THERE'S times when I wish I had a job in a signal tower, or at a ticket window—some place where people pass quick and are shot along before you get to know too much about 'em. You might not think, either, that rushin' a physical culture studio would rub you so close to folks. But some way it does. And say, the closer you see 'em, the more you need to be able to grin. Take Forbes Latham.

He's a young plute that Pinckney town in because he'd found him dinin' on crackers and milk at the club. A tall, keen-eyed party, this Mr. Latham, with a serious, stand-offish air. But Pinckney don't let that affect his frivolous nature.

"Behold, Shorty," says he, "a war-battered hero."

"Oh, I say!" protests Mr. Latham.

"Fact!" insists Pinckney. "If it wasn't for the war you'd still be a normal human being, available for week-ends occasionally. As it is, you spend your time signing contracts to produce high explosives at a profit that ought to make you feel like a pickpocket. It's making so much money that he doesn't need, Shorty, which has brought him to this state."

"Rubbish!" says Latham. "I'm perfectly fit, I tell you."

"With no appetite, and sleeping but three hours a night!" goes on Pinckney.

"A little touch of nerves, perhaps," admits Latham.

HE being a friend of Pinckney's, I soaks him my top price and arranges a session that makes him think he's gettin' his money's worth. In a week or so Mr. Forbes Latham has worked up an appetite for real food and is hittin' the floss reg'lar. Also his ego ain't so prominent. He tells me he means to keep on trainin', while business is so strenuous, anyway.

"It's rather a strain," says he, "and I am depending on you, Professor, to pull me through—on you and my Holsteins."

"Your which?" says I.

Then he proceeds to tell me about his model dairy farm up in Connecticut. It's his big hobby.

"I'll bring up some photos of my new buildings," says he, "and one or two of Lady Blanche de Nimours."

"If she's one of them cigarette-smokin' foreign dames," says I, "take my advice and duck."

But it seems Lady Blanche is only the pride of the herd, with a milk-givin' record that I forget.

Every time we come to a breathin' spell he'll drag in that dairy farm of his and try to pin me down to a date when I'll go out and inspect it.

That's what he was at one afternoon when Swifty comes into the gym and reports a stranger in the front office.

"Rummy-lookin' guluk, too," says Swifty.

"Then sweep him out," says I. "Want me to do the janitor work, do you?"

"Ahr-r-r-r, chee!" says Swifty. "Wot's the use gettin' messy? Didn't I say how he wants to see Mr. Latham?"

"Me?" says Forbes. "What name?"

"Wouldn't give say," says Swifty.

"Oh, well!" says I. "I'll go."

And say, Swifty ain't exaggerated any. What I find standin' sort of limp and wavery in the front office is a sorry-lookin' specimen. I expect before his cheeks caved in he was one of these square-heads. He has a young-old look, anywhere between twenty-five and fifty, and there's a weary, hopeless sag to his shoulders. Not the kind of caller Forbes Latham would want to see.

"Who put you next to his being here?" I demands.

"I—I happens to see him comin' up a while ago," says the stranger. "I waited downstairs for a spell. Then it—it took me some time to climb the stairs. My—my wind."

"Huh!" says I. "What's the name?"

"Kritt," says he.

"Swell monicker," says I. "Well, Kritt, what do you want of Mr. Latham?"

"I—I just want to see him, that's all," says Kritt.

"How interestin'!" says I. "Think he wants to see you?"

Kritt ain't sure on that.

"Then you'd better check out," says I. "Try at his office to-morrow."

Kritt stares at me sort of dumb and wooden, but he makes no move to go.

"I—I got to see him to-day," says he.

Well, we debates that point four or five minutes. Then I gives up.

"I'll ask Mr. Latham," says I. "He must be dressed by now. Wait here."

But when I describes the party to Forbes, and tells the name, he says he never heard of any such guy.

"Let's see what the fellow's like," says he, and follows me into the next room.

One look and he turns away disgusted.

"Never saw him before," says he. "Send him off."

I've always got more curiosity than sense, though, in such cases. I has to go an askin' questions.

"See here, you," says I. "What do you mean, trailin' in here after a stranger?"

"I know *him*, all right," insists Kritt. "Worked for him more'n a year."

"Oh!" says Latham. "One of the hands, eh? It's possible. Where were you?"

"In the tolly shop," says Kritt.

"I see," says Latham. Then he turns to me. "Their name for trinitrotoluol. Tolly! Rather good, eh?"

"Easier on the tongue," says I. "But what's the rest of it, Kritt? Were you fired, or what?"

"I got the sickness," says he—"the tolly sickness. Fumes in the lungs. Been in the hospital three weeks."

"They get careless," explains Latham; "we have a lot of cases like that. But you were well taken care of at the hospital, weren't you, my man?"

Kritt nods. "I wish I hadn't been," says he. "They turned me out—like this."

Forbes Latham shrugs his shoulders.

"You knew the risks when you went into the shop, didn't you?" he demands. "And you got your three dollars a day, double wages for unskilled labor. We can't do any more for you. Sorry. You'll be all right in a few days."

KRITT still stands there, blinkin' stupid.

"Can't you get back to your folks?" says I.

"I—I wouldn't go to 'em—this way," says he. "I'd rather die."

"How about friends?" I suggests. "Where were you workin' before you went into this tolly shop?"

"Grocery, Asbury Park," says he.

"What!" says I. "Left a nice summer resort and a cinch job to go mixin' up bomb-stuffin'?"

"It was the three a day," says Kritt. "I needed that to—to— Well, there was Anna."

"Sure!" says I. "There generally is an Anna. Somebody's second girl, was she?"

"She was cashier in the grocery," says he. "I was sending most of my wages to her. When I'd saved up three hundred we was to have—"

"I get you," says I. "Took a cash reserve to ring the wedding bells for Anna. German, I'll bet?"

Kritt nods. "But—but I'm like this now," says he. "I can't get a job at anything."

"Oh, you'll find something," says Latham careless. "Here's a dollar."

Kritt stares at it and then shakes his head.

"If—if you could find me a place," says he, "until I get strong again. Maybe something outdoors."

"Why, say," I breaks in, "what's the matter with sendin' him up to that bloomin' cow farm of yours?"

Hit me as a happy little idea, but Latham don't warm up to it at all. He explains how he has only experts to look after his fancy stock, graduates of agricultural schools, and that a wreck like Kritt wouldn't fit in at all.

"Wouldn't, eh?" says I. "Then fit him in. For, if you must know how I feel about it, this stampin' your feet'ry waste on the street strikes me as kind of cold-blooded. I wouldn't treat a dog that way."

Latham squirms a bit at that, and flushes up some under the eyes. All of a sudden he shrugs his shoulders again and remarks casual: "Oh, well! Perhaps my farm superintendent can find something for him to do. I'll write him a note."

"Better make it an order," says I.

I sees to it, too, that Kritt has carfare and is started on his way.

FOR a few days Latham don't mention his farm again. But he can't keep off the subject for long. He begins once morn urgin' me to go out with him.

"Maybe next week I will," says I.

As it happens, it wasn't until here the other day that I runs out of excuses and gets cornered. So after lunch Latham picks me up in a taxi, and by three o'clock we've made two changes and have been dropped 'way up somewhere among the nutmeg fields and pie orchards, where a black and white limousine is waitin' for us.

"Sporty color-scheme you got on the car," says I.

"It matches the Holsteins, you know," he explains.

I didn't quite get the point then. But by the time we'd rolled past about a mile of black-and-white fence-posts and come in sight of a group of white buildin's with black trim I begun to suspect that Latham's collection was tinted different.

"My new barn on the left," says Forbes.

"Barn!" says I. "Quit kiddin'! You mean city hall."

It was a barn, though, but nothing like any I'd met before. Sort of a barn de luxe—cement floors, white cement walls, casement windows, steam heat, and a superintendent's office.

"We will go into the dormitory first," says Latham. "It's about milking time. Through here. There! How is that for a herd?"

Well, he got a gasp out of me. Here's a double row of black-and-white cows, fifty on a side, and all lookin' as neat and slick as if they'd just been gone over with shoe-blackin' and a powder-puff. They're in white iron pens, each with a white enameled feed-box and drinkin'-cup, and the floor is as clean as a ball-room. And every cow has a door-plate with her name and number on it.

"Gosh!" says I, takin' off my hat. "I don't have to be introduced, do I?"

"It could be done," says Forbes. "They are all registered, and I have their certified pedigrees. The milking is going on, you see."

"Is it?" says I. "Where?"

All I could see was a couple of men in white duck suits movin' around quiet with covered pails. Then I spots this arrangement of tubes that seems to be connected with the butter department of some of the cows.

"We use the electric milker, you know," says Latham. "Five units in operation."

I smothered the gasp that time.

Another thing that got me interested was the way they kept books on the cows. As soon as one is pumped dry the milk is weighed and the amount marked up on a chart opposite her name.

"Eighteen pounds for Mercedes II," I reads off, "and twenty-two this mornin'. That's producin' some, ain't it?"

"Lady Blanche has an average of forty-six pounds a day for a month," says Latham.

"Which is she?" I asks.

"Oh, she is in a private dormitory just now," says he, "on another test period. Sorry I can't take you in there, but during a test no one but her attendant sees her."

"Some exclusive cow, eh?" says I.

"I got the sickness,' says Kritt—'fumes in the lungs. Been in the hospital three weeks."

NEXT we went through the nurseries, where there are dozens of little black-and-white beasties of all sizes. I could have bought one of 'em too, one with four names and a pedigree a foot long, for two or three hundred dollars. Latham even offers to give me one if I'll start a dairy farm.

"Much obliged," says I; "but who am I, that's vague about my own grandfather, to associate with a calf like that? No, thanks, Latham."

Before we were through I had a peek at the outside of Lady Blanche's retreat quarters, and the superintendent showed me her test chart, where they'd put down every ounce of milk she'd given, all the details of her balanced ration, and I don't know but her pulse and temperature.

"But where's our friend Kritt?" I asks. "Got him busy on Lady Blanche's coachin' staff?"

Latham almost shudders.

"Certainly not," says he. "Only our most experienced and trustworthy men are allowed to come in direct contact with the herd. High-grade cows are sensitive animals, you know; and Kritt—I believe he is one of the floor-cleaning gang."

I suggests that I'd like to have a look at him, to see how he was comin' on, and the superintendent sends out a college kick in shell-rimmed glasses to have him paged. The report is that he can't be found.

"That's odd," says the superintendent, consultin' a work-book.

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Venuses

O thou unhappy bachelor, in thy cheerless marble mansion with its twenty-seven bath-rooms, dost thou never yearn to find a perfect lady's gentle hand there screwing tidies over the patent rockers and sweet lavender over the ash-trays? Here are seven perfect women, beginning with Miss Elizabeth A. Hardin, of Vassar and Newark, New Jersey. Miss Hardin's measurements are those of the Venus de Milo; and not only that: she can make a basket at a distance of 214 feet 9 inches; throw a basket-ball 80 feet 3 inches; and put the shot 31 feet 5 inches.

Photograph from New York "World."

MISS HELEN C. MOLLER, now of New York, formerly of Minnesota, is nine tenths of an inch shorter than the V. de M.; but, outside of that, she too is perfect. Her stunt is barefoot dancing, and she recommends this style of activity for all who yearn to retain their nymph-like sveltitude. She has never worn a corset, because she says that corset-wearing amounts to asphyxiating the body.

Photograph by Moody.

MISS BEATRICE NOYES is another absolute double of the de Milo lady, except that her ankle measures one fifth of an inch smaller. But Miss Noyes doesn't let this defect prey upon her mind. Now that the weather is cooler, she can wear spats, and, thus equipped, hold her own with any other Venus in the country or its surrounding waters. We don't wish to disagree with a perfect woman, but what Miss Noyes sees in that old bird is beyond us.

Photograph by McClure Studio.

ABRAHAM LINCOLN was a great man, and Miss Pearl Lincoln is a relative of his. All day this perfect young woman sits at her desk running her employer's brokerage business for him. She lives at Closter, New Jersey, and twice each day tired New York business men give up their seats to her in the "tube."

Photograph by Bradley & Mayell.

VENUS too could wear modern clothes and get away with it. Miss Helen Chadwick proves the point. Miss Chadwick's job is having her picture taken in the latest models, so that modistes may display same to their portly patrons, saying: "There, Madame, is how you will look in this $300 model. *Ravissante!*"

SOMETIMES it seems as if things weren't evenly divided in this world. A plain girl with straight hair will often be a rather poor stenographer; while a beautiful girl, besides having a perfect figure, like Miss Nanna Sterling here, will be able to hang by her toes from a trapeze 100 feet above "see, look, and listen" level. Miss Sterling does it often.

Photograph by Sinclair.

IT was a blow to the painters and sculptors when Kay Laurell left the model-stand for the strenuous life of the Ziegfeld Follies. Her measurements are exactly those of the Venus de Milo. Miss Laurell makes the seventh flawless young lady on this page; and hereafter let every old crab who fusses about there being nothing perfect in this vale of tears keep absolutely quiet.

Photograph by White Studio.

We Prefer

FOR the last twenty years our cow-boy population has been falling off at the rate of a thousand a year; in fact, there are only about 8000 real rope-throwing bronco-busters left. In the East it costs two dollars a seat to see these fellows perform. But, after all, that's a good deal less than the fare would be to their native habitat, whence they used to write letters like this in their spare time: "Dear sur, we have brand 800 calves this roundup we have made sum hay potatoes is a fine crop. That Englishman you left in charge at the other camp got too fresh and we had to shoot him. Nothing much has happened sence you left. Yurn truely, Jim."

MISS VERA McGINNIS (champion all-round cow-girl) belongs to the universal suffrage era; for the old cow-boys never tried such airy feats. Riding meant getting places to them first of all—how ever much they might pride themselves on their riding genius. They could steer their pony through a herd of frenziest steers to find a calf; they could ride until their horse dropped with weakness; and they could ride, as one man did, sixty miles for a doctor with a leg broken half way below the knee and the bone protruding.

YOU can't blame the horse—there are times when you've got to scratch. But it's a point in favor of the automobile. Branding the colts would make them nervous, too. That was a quick process for the cow-boy—catching the colt, throwing him with his lasso, and clapping on the hot iron; one could do a dozen and a half young horses in an hour. After that, with only a little care lest the worms get in, the wound would be healed and peeled in fifteen days. Some horses liked their own ranches so much they didn't need a brand—they would come back from a distance of two hundred miles.

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SOME young men coming West for "exp... But they got more discouraged yet wh... the average salary of a cow-boy, and that... Men usually began this career in their ear... then settled down to quiet jobs, such as ... for the most.

COW-BOYS hated women—we were told. But those frontier town dances indicate some interest. The dances had to begin before dark, so that ranchers living far in the country could see the trails; and, for the same reason, they lasted till dawn. A lady had to be careful, for any careless coquetry might result in the shooting of a man; though, on the other hand, she never need fear to lose a partner, as there were always about ten men to one woman. In one hard cow-town in the early days eleven men were shot in one day.

© W. S. Berman.

RIDING the steers was the fun of the round-up, but branding the calves was the work. The old round-ups would bring together perhaps 300 men, but now not more than thirty are needed. That broad-brimmed hat cow-boys enjoy so used to cost $20—with the best sort of hatband of rattlesnake-skin. Clothes meant much to the real cow-boy, whether such luxuries as long-fringed buckskin gloves or the high-heeled narrow boots, so tight he could hardly walk in them. But, of course, he seldom walked.

Buy Gasolene

LONG, long ago the drunken brawler rode through cow-towns, shooting up the burg in this style (again according to Miss Vera McGinnis). But there was a civilized side, too, to these towns. There was a business and professional side. Mr. Jones, for instance, attorney-at-law, not only professed "real estate and insurance collections promptly attended to at all hours of the night and day," but also announced "Good Ohio Cider for Sale at 5 Cents a Glass." And one most prominent cattle thief was, incidentally, a Methodist minister.

THE most real dangers the cow-boys faced were not gun-fights or stampedes, but insects and small animals. They slept in the open so much that all got to know the rattler; but there was the bite of the polo-cat, causing hydrophobia (one United States regiment lost thirteen men in a season from it). Or when the cow-boy, exhausted from a sixteen-hour chase after some stray steer, threw himself on the ground for a night's sleep, a pleasant sort of centipede might crawl across his flesh, each one of its feet oozing a kind of poison that drives a man insane.

© Mayer

© W. S. Bowman

"WALL-PAPERS and marriage certificates," said one sign in an old cow-town; so, after all, the ladies did have some chance—and the moving pictures may be a little right. But the ranch house of old days wouldn't attract all feminine persons, with its rows of bunks along the walls; nor would the everlasting diet of heavy-weight coffee, hard rolls, and beef stew. You had to be well trained for ranch food. Epicurean in a Western plains town paid $25 once for some badly cooked beef, one can of oysters, a frosted cake, and five green onions.

THE daughter of the modern ranchman knows more about carburetors and clutches than saddles and bridles. There are at present more motor-cars per capita in Cheyenne than in New York City, and on those prairie roads there aren't any speed laws, either. After all, of the 80,250 persons in the cattle business at present, only 5000 are cow-boys. It's getting more profitable to sell jewelry.

Photograph by Mayer

A GOOD old cow-boy trick, this. You had to have some kind of amusement in those days. Bar V and Star D and Circle Arrow cow-boys never talked much. You can't have much conversation when it's such bad form to say, "Beg pardon, old man, I didn't catch the name," that you may get shot. And the only kind of joke that gets a laugh is when the Chinese cook gets chased by a steer or a veteran horse-breaker is thrown by a new pony.

© Underhay & Conlin

Money Means Nothing to Them

DEAR friend, to whom the loss of $100 means no more than the loss of one of your legs, draw near and harken to the tale of William Dorgan *et al*. William was recently left $25,000 by his uncle's will, but refused to accept the legacy. "The Master possessed none of this world's goods," he said; "and I, who intend to follow Him as a priest, shall possess none." Our hat is off to you, William, but we wish we could have met you a day before you wrote that fatal letter to your uncle's executors.

Photograph from K. L. O'Connor.

AND Margaret Gibson also. To her and her sister was left $25,000 by their father's will; but Margaret stoutly refused "to be burdened with a fortune at the very start of life." No doubt riches are a terrible burden. As we skip along the streets, blithe and happy, and see poor Mr. Vanderbilt ground down in the cushions of his limousine; as we see our dear old father step forth merrily with the hod on his shoulder, and think of poor Mr. Carnegie breaking his heart under his burden, we realize that you did perfectly right, Margaret.

Photograph from J. B. Henderson.

NAOLO BARJO, or "Black White Man," lives in a tepee near the Neosho swamps, and has lived there all his life. Why should he cease to live there just because his 160 acres of oil land started to bring him in an income of $100 a day? Old Naolo has never touched a cent of the money: it goes cheerfully along, arranging itself in neat piles in the bank, while Naolo continues as he always has, making his own clothes and living on nothing a year.

Photograph from E. N. Bagg.

DISCOVERED at last—the celebrated Man Higher Up. He is Ernest Newton Bagg, and it is his job to ascend the bell tower on the new municipal buildings of Springfield, Mass., and extract sweet strains of music from the city's new chimes. For his work he receives a salary of nothing a year. His favorite tunes are said to be, "Drink to me only with thine eyes—then I can pay the check," and "Silver Chords Among the Gold."

THE other day Dr. John N. Jacobs of Lansdale, Pennsylvania, retired as Comptroller of Montgomery County, and left his salary of $19,333.33 behind him. When Dr. Jacobs took the office four years ago the county owed $600,000 on bonds and $95,000 on notes held by banks. Under Dr. Jacobs the indebtedness has been cleared up, the taxes reduced, and a balance of $225,000 left to the county's credit in the banks. And when the county commissioners handed him his check he refused it, saying that every citizen ought to serve the government without pay. We don't wish Dr. Jacobs any harm, but we hope he never meets Charles F. Murphy of Tammany Hall on a dark night.

Photograph from Clinton Gilmore.

Photograph from Charles W. Perrin.

ON March 10, one hundred and six years ago, "Aunt Mary" Goddard was born of wealthy Quaker parents in Durham, Maine. She refused to have anything to do with the family fortune, preferring to make her own clothes and live the simple life. On one day, as a test, she spun twenty skeins. When she was still in her teens she began preaching, and has kept it up ever since, one of her favorite sermons being "Some Things Money Can't Buy." We commend Aunt Mary's example to all the young men and girls who have been worried by the ancient saying that the good die young.

Photograph from Mary H. Northend.

JOHN CLARK of Kingston, New Hampshire, had a good home, a fat bank account, and could sit under his own roof-tree with the assurance of three squares a day, whether he turned his hand over or not. But John wanted to get pleasure out of life in his own way. So he fitted up a tin peddler's cart, with all the shiny things that farmers' wives and children love but can't always afford. When asked how his business goes, John replies, "Oh, I guess I break about even"; but there are plenty of tales in the hill country about how luxuries find their way into homes that have known too few luxuries.

Continued from page 8

"Perhaps you can find men while I am taking Professor McCabe through the maternity wards," says Latham.

I didn't even blink at that. Honest, I wouldn't have been surprised at findin' a lot of trained nurses or a twilight sleep outfit. But while we're goin' from one buildin' to another windin' through long hallways and turnin' corners, I gets a glimpse of some one dodgin' behind a pile of boxes.

"Wasn't that Kritt?" says I.

"Not in here," says Latham. "He's not allowed."

"Looked like him anyway," says I. "He made a sudden duck when he saw us."

"The dunce!" says Latham. "We'll just look into this. Here was it behind these— Well, my man, what does this mean?"

It's Kritt, all right, crouchin' behind the boxes. He straightens up when he's discovered, and scowls at us sullen. He has improved a lot in a few weeks. His face hollows have filled out and he's got some color back. But he don't seem as tame as he did. There's an ugly look to his wide-set eyes, and he's keepin' one hand behind him. He don't seem anxious to talk.

"I say," insists Latham, "what are you doing here?"

Kritt only keeps on scowlin'.

"Come out of that," orders Latham. "You'll not, eh? Well, my man, I'll just—"

"Easy there!" I sings out. "He's got a knife."

Latham stops back jerky.

"Lemme handle him," says I. "Now, what's this all about, Kritt? What's the butlery for anyway?"

He stares sulky and grumbles something under his breath.

"Ah, come!" says I, talkin' soothin' and edgin' in on him gradual. "You know us, Kritt. We're friends of yours, ain't we?"

"You are, maybe," says Kritt, "but not him."

"Oh, well," says I. "Tell it to me, then. Now what's the idea of this—"

I MADE a quick grab at his wrist about then and shook that knife on to the floor. It's an eighteen-inch meat-carver.

"Sorry, Kritt," I goes on, "but you acted suspicious. Course, it was an accident, your havin' that knife, but—"

"It wasn't," snarls Kritt. "I was goin' to slit the throat of that blasted cow!"

"Which cow?" says I.

"Ah, that silly beast, Lady Blanche," says he.

Latham gasps.

"You scoundrel!" says he. "Kill Lady Blanche?"

Kritt chuckles hoarse.

"Hat-s-s!" says he. "Gets under your skin, don't it?"

"Now, Kritt," says I. "What you got against the cow aristocracy?"

"That's just it!" says he. "Cow aristocracy! Honest to Gawd, McCabe, you'd think they was better'n human beings. Why they're treated better. Do you know what? I was kicked out of the barn just for squintin' a bit before them lady cows. And this Blanche beast. It would make you sick to hear these nuts talk about her—queen of the herd and all ha'."

"Say, she's got a box-stall better'n any room I ever had in my life—electric lights, a shower bath, and an electric fan to keep the air sweet. You ought to hear 'em fuss over her meals. And if she showed signs of bein' sick there'd be a doctor here on the jump. Think of that! That's the way he takes care of his cows. But the men that make his money for him. Say, you saw the way I looked. And I've seen over a hundred lugged out of the tally shop with their pipes full of gas. What does he care? But his cows. You must'n't even speak cross to one. Bah. Say I'll do it yet."

"You'll go to jail; that's where you'll go, my man," speaks up Latham.

"For what?" demands Kritt, sneerin'.

"For attempted assault and battery on a cow."

"Got a point on you there, Latham," says I.

"I'll find a way," says Forbes. "I think the village police will take care of this fellow for me."

"Not without a trial," says Kritt. "And I'll tell a few things that maybe won't look nice in print."

Latham bites his lip.

"Oh, come!" says I. "How is it goin' to help for you to go around committin' commercials? Mr Latham didn't invent factories, you know. There's plenty of other concerns just like his. And the bosses don't all run fancy dairies. You don't want to get sent up for malicious mischief or anything like that. What would Anna say?"

"Huh! Anna!" he snorts. "She's quit me. Married another guy. On my honor, she has."

"Hard luck," says I. "But you can't take it out on Mr. Latham's cows."

"I will," says Kritt. "Let him just me if he dares."

"I dare," says Latham, "but I've just thought of something better. The army. You may take your choice."

"Fine!" says Kritt. "Lead me to the army."

LATHAM takes him at his word. Two minutes more and we've all moved in to the office, where we're waitin' for the superintendent to get out his rumpshout and sort Mr Kritt off to the nearest recruitin' station.

Just as the machine is ready, he steps up to shake hands with me. "So long, McCabe," says he. "You meant well by me, anyway. And I am glad I came here and found out about these blasted cow aristocrats. It's not me to shakin' things out. I've got it straight now, too. The army's the place for all trash like me. They'll learn us to shoot there. And say some day we'll show these rotten plutes how well we can do it. It's the only way we'll ever get our rights."

Forbes Latham is near enough to hear some of this. As the car starts off that's takin' Kritt to be a soldier, he shakes his head and remarks:

"A dangerous fellow, Shorty—dangerous. Seems to have developed that streak recently."

Maybe it's from associatin' with five-thousand-dollar cows," says I. "Got me a bit dizzy myself at first. Before we go, though, I wish you'd blow me to a dipperful of that machine-extracted milk. I could drink a hundred dollars worth of it right now."

Which was makin' a quick shift, eh? But I didn't want to get it over my head. The Forbes Lathams and the Kritts. There's as many of 'em as—But unless you know the answer, which I don't, you just got to dig up something to grin at and quit.

Making Dollars Grow

AS a "hunk" of "our raise" went up into what a saving income investing mostly in small remittances the matter of saving in my case was a problem that baffled my wife and me. She had reason to be especially worried about it, as—being the financier of the family, he often found it necessary to cut down his expenses on account of a lack of system in putting something away for rainy days.

First of all, of course, we tried the co-operative bank account, which was as easily checked out as it was deposited, and nothing came of it except an occasional surprising and discouraging overdraft.

After that we tried the budget system, depositing nothing in the bank. We simply set aside so much for groceries and so, a little for clothing rather too much for amusements, and a tiny allotment for a rainy day. This plan might have worked, except that "groceries" was continually borrowing from "rent," "clothing" from "education," and everything else from "savings." There was another objection, too. We never could tell when to expect the checks, and it was next to impossible to make the appointments. The rent check might come in three days late, and the landlord would have grabbed all that might be left in the "dentist and doctor" budget, with a goodly helping of "light and fuel," to the great derangement of the plan.

The real plan was a matter of evolution, hit upon quite by accident. It all came about through the penny bank. Somewhere in our attempt to save, we had deposited a dollar and had received this penny bank. When it was filled with pennies it could be turned in at the bank and its tinkling contents credited to the account. Because we could see the penny stack growing day by day, there was a solemn pact that all pennies received in change should be turned in faithfully for the penny bank. As a consequence of this copper conquest, the penny bank did a much steadier business than any of our former experimental depositaries, and when it had been emptied at the parent bank for the fifth time the big idea popped out unannounced. It was this:

Save pennies in the hand bank and deposit dollars; save dollars as high as eleven, and deposit ten in another account; save tens until $110 is reached, and deposit $100 in the main savings account. To avoid strict questioning, we maintained savings accounts in three separate banks. The up-to-$11 account we called No. 1, the up-to-$110 account No. 2, and the main savings account No. 3.

Of course it must not be assumed that all our savings sifted through the penny bank and up through the ranks to the major account. The rule was simply checks for less than $10 went into Account No. 1; checks for more than $10 into No. 2; and on one memorable occasion when one came for exactly $100, that went with great acclaim into No. 3. Account No. 2 is our busiest account and the one that we watch with most interest because occasionally we have to make a withdrawal that produces an undesirable sag in a most promising balance. Except for absolute emergencies no money is withdrawn from No. 3 and when a unit is deposited we regard it as actually saved.

The value of this system lies in the fact that the various growing units exert a saving influence. It is easy to be economical when you are aware that No. 1 needs only a dollar to deliver a unit to No. 2, or that No. 2 is within $20 of disgorging another unit to the major account. When another unit is added to No. 3, we celebrate the event by going downtown for supper and to a show afterward.

H. C. L.

"Oh, well," says I, "tell it to me, then. Now what's the idea of this—" I made a quick grab at his wrist and shook that knife on to the floor.

Guarding and Grabbing War Secrets

By FRED C. KELLY

JUST a short time ago a Washington newspaper man who is a foreign-born citizen was called to the Army War College, which is a sort of post graduate school of advanced strategy, and asked for various information about the work of that institution. He got the facts he sought with no effort, but he was astonished. Army officers talked with unguardedness that appeared as if it could only come from long association with one another. They never knew he was making notes to be sent to a foreign country and that some day a military spy from some distant land might read what they told him as if it were an open book.

Many things which, if known to any foreign power would be deemed inside information of great value, are published in the annual reports of the various bureaus of the United States government. Any one who pays a fee of ten cents can buy these reports and read them. Even the most confidential documents of the War Department from across the sea are sometimes published in the newspapers here.

For example, a certain Boy-Ed on a certain day sent a certain message from Washington to Berlin. He was well aware that every word would be read by the British censors, and that a copy would be forwarded to Washington. He was well aware that every word would be read by the American censors, and that a copy would be forwarded to Berlin. He was well aware that every word would be read by the newspaper men in Washington, and that a copy would be forwarded to the newspapers of the country. He was well aware that every word would be read by the people of the United States, and that a copy would be forwarded to the people of the world. He was well aware that every word would be read by the people of the world, and that a copy would be forwarded to the people of the United States

Then they entered into the fire-glow. Their appearance produced an instant quiet. The beating of the tom-tom ceased. Voices died. Dark faces stared.

There were half a hundred of them about the fires. David figured; and not a white man's face among them—a lean, night-eyed, sinister-looking lot.

The Girl Beyond the Trail

By JAMES OLIVER CURWOOD

Illustrations by Wladyslaw T Benda

DAVID thought of the girl's words a long time after she had fallen asleep. Even in that last moment of her consciousness he had found her voice filled with a strange faith and a wonderful assurance as it had drifted away in a whisper. He would not want the picture any more—because he had her! That was what she had said, and he knew it was her soul that had spoken to him as she had hovered that instant between wakefulness and slumber.

He looked at her, sleeping under his eyes, and he felt upon him for the first time the weight of a sudden trouble, a gloomy foreboding. And yet, under it all, like a fire banked beneath dead ash, was the warm thrill of his possession. He had spread his blanket over her, and now he leaned over and drew her thick curls back from her face. They were warm and soft in his fingers, strangely sweet to touch, and for a moment or two he fondled them as he gazed steadily into the childish loveliness of her face, dimpled still by that shadow of a smile with which she had fallen asleep.

Her faith in him was so great that she was going back fearlessly to those people whom she hated and feared—not only fearlessly, but with a certain defiant satisfaction. What would he have to do to live up to that surety of her confidence in him? A great deal, undoubtedly. And if he won for her, as she fully expected him to win, what would he do with her? Take her to the coast—put her into a school somewhere?

He tried to picture Brokaw; he tried to bring up Hauck in his mental vision; and he thought over again all the girl had told him about herself and these men. As he looked at her it was hard for him to believe anything so horrible as she had suggested. Perhaps her fears had been exaggerated. The exchange of gold between Hauck and the Red Brute was probably for something else. Even men engulfed in the brutality of the trade they were in would not think of such an appalling crime. And then—with a fierceness that made his blood burn—came the thought that Brokaw had caught her in his arms and had kissed her! That was the proof.

BAREE had crept between his knees, and David's fingers closed so tightly on the loose skin of his neck that the dog whined. He rose to his feet and stood gazing down at the girl. He stood there for a long time without moving or making a sound.

"A little woman," he whispered to himself at last. "Not a child."

From that moment he was filled with a desire to reach the Nest. He had never thought seriously of physical struggle with man except in the way of sport. But a soul had given itself into his protection, a soul as pure as the stars shining over the mountain-tops. He took his automatic out of his pack, loaded it carefully, and placed it in a pocket where it could be easily reached. It was a declaration of something ultimately definite. Then he stretched himself out near the fire and slept.

He was awake with the summer dawn. The sun was beginning to tint up the big red mountain when he and the girl began the descent into the valley. Before they started the girl borrowed his comb and brush and smoothed the tangles out of her hair, tying it back with a bit of string. But as they traveled downward David observed how the rebellious tresses formed themselves into curls again.

IN an hour they had reached the valley, where they rested, while Tara foraged among the rocks for marmots. It was a wonderful valley into which they had come. From where they sat, it looked like an immense park. Green slopes reached almost to the summits of the mountains, and to a point half way up these slopes—the last timber-line—clumps of spruce and balsam trees were scattered over the green as if set there by the hands of men. At the foot of the slopes on either side, like decorative fringes, were thin and unbroken lines of forest. Between these two lines of forest lay the open valley of soft and undulating meadow, dotted with purplish beaks of buffalo willow and mountain sage, green copplces of wild rose and thorn, and clumps of trees. In the hollow of the valley ran a stream.

And this was her home! She was telling him about it as they sat there; and he listened to her, and watched her birdlike movements, without breaking in to ask questions which the night had shaped in his mind. She pointed out gray summits on which she had stood. Off there, just visible in the gray mist of early sunshine, was the mountain where she had found Tara five years ago—a tiny cub that must have lost its mother. Perhaps the Indians had killed her. And that long, rock-strewn slide, so steep in places that he shuddered when he thought of what she had done, was where she and Tara had climbed over the range in their flight.

She had chosen the rocks so that Tara would leave no trail. He regarded that slide as conclusive evidence of the resolution that must have inspired her. A fit of girlish temper would not have taken her up that rock slide, and in the night. He thought it time to speak of what was weighing on his mind.

"Listen to me, Marge," he said, pointing toward the red mountain ahead of them. "Off there, you say, is the Nest. What are we going to do when we arrive there?"

Little lines gathered between her eyes as she looked at him.

"Why—tell them," she said.

"Tell them what?"

"That you've come for me, and that we're going away, Sakewawin."

"And if they object? If Brokaw and Hauck say you can not go?"

"We'll go anyway, Sakewawin."

"That's a pretty name you've given me," he mused, thinking of something else. "I like it."

For the first time, she blushed—blushed until her face was like one of the wild roses growing in the valley.

And then he added:

"You must not tell them too much—at first, Marge. Remember that you were lost, and I found you. You must give me time to get acquainted with Hauck and Brokaw."

She nodded, but there was a moment's anxiety in her eyes, and he saw for an instant the slightest quiver in her throat.

"You won't—let them—keep me? No matter what they say—you won't let them keep me?"

He jumped up, with a laugh, and tilted her chin so that he looked straight into her eyes; and her faith filled them again in a flood.

"No—you're going with me," he promised. "Come. I'm quite anxious to meet Hauck and the Red Brute!"

TO David it seemed singular that they met no one in the valley that day, and the girl's explanation that practically all travel came from the north and west, and stopped at the Nest, did not fully satisfy him. He still wondered why they did not encounter one of the searching parties that must have been sent out for her, until she told him that since Nisikoos died she and Tara went quite frequently into the mountains and remained all night. Hauck had not seemed to care. More frequently than not, he never missed her. Twice she had been away for two nights and two days. It was only because Brokaw had given that gold to Hauck that she had feared pursuit. If Brokaw had bought her—

She spoke of that possible sale as if she might have been the merest sort of chattel. And then she startled him by saying:

"I have known of these white men from the north buying Indian girls. I have seen them sold for whisky. Ugh!" She shuddered. "Nisikoos and I overheard them one night. Hauck was selling a girl for a little sack of gold—like *that*. Nisikoos held me tighter than ever that night. I don't know why. She was terribly afraid of that man Hauck. Why did she live with him if she was afraid of him? Do you know? I wouldn't; I'd run away."

He shook his head.

"I'm afraid I can't tell you, my child."

Her eyes turned on him suddenly.

"Why do you call me that—a child?"

"Because you're not a woman—because you're so very, very young, and I'm so very old," he laughed.

FOR a long time after that she was silent as they traveled steadily toward the red mountain.

They ate their dinner in the somber shadow of it. Most of the afternoon Marge rode her bear. It was sundown when they stopped for their last meal. The Nest was still three miles away, and the stars were shining brilliantly in the sky before they came to the little wooded plain in the edge of which Hauck had hidden away his place of trade. When they were some hundred yards away they climbed to the top of a knoll, and David saw the glow of fires. The girl stopped suddenly, and her hand caught his arm. He counted four of those fires in the open. A fifth glowed faintly, as if back in timber. Sounds came to them—the slow, hollow booming of a tom-tom, and voices. They could see shadows moving.

The girl's fingers were pinching David's arm.

"The Indians have come in," she whispered.

There was a thrill of uneasiness in her words. It was not fear. But he could see that she was puzzled, and that she had not expected to find the fires, or those moving shadows. Her eyes were steady and shining as she looked at him. It seemed to him that she had grown taller, and more like a woman, as they stood there. Something in her face made him ask:

"Why have they come?"

"I don't know," she said.

They started down the knoll straight for the fires. Tara and Baree filed behind them. Beyond the glow of the camps a dark bulk took shape against the blackness of the forest, and David guessed that it was the Nest. He made out a low building, unlighted so far as he could see. Then they entered into the fire-glow. Their appearance produced a strange and instant quiet. The beating of the tom-tom ceased. Voices died. Dark faces stared—and that was all. There were half a hundred of them

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about the fires, David figured; and not a white man's face among them. They were all Indians—a lean, night-eyed, sinister-looking lot. He was conscious that they were scrutinizing him more than the girl. He could almost feel the prick of their eyes.

With her head up, his companion walked between the fires and beyond them, looking neither to one side or the other. They turned the end of the huge log building, and on this side it was glowing dimly with light, and David heard faintly other voices. The girl passed swiftly into a hollow of gloom, calling softly to Tara. The bear followed her, a grotesque, slow-moving hulk, and David waited. He heard the clink of a chain. A moment later she returned to him.

"There is a light in Hauck's room," she said. "His council-room, he calls it—where he makes his bargains. I hope they are both there. Sakewawin—both Hauck and Brokaw."

She seized his hand, and held it tightly as she led him deeper into darkness.

"I wonder why so many of the Indians are in? I did not know they were coming. It is the wrong time of year for—a crowd like that."

He felt the quiver in her voice. She was excited, he knew. And yet not about the Indians. She hoped that Hauck and Brokaw were in that room! She would confront them there, with Afra. That was it. She felt that her bondage, her prisonment in this savage place, was ended; and she was eager to find them, and let them know that she was no longer afraid or alone—no longer need obey or fear them. He felt the thrill of it in the hot, fierce little clasp of her hand. He saw it glowing in her eyes when they passed through the light of a window. Then they turned again, at the back of the building.

They paused at a door. Not a ray of light broke the gloom here. The stars in the sky seemed to make the blackness deeper. Her fingers tightened.

"You must be careful," he said, "and—remember."

"I will," she whispered.

IT was his last warning. The door opened slowly, with a creaking sound, and they entered a long, gloomy hall, illumined by a single oil lamp that sputtered and smoked in its bracket on the wall. The hall gave him an idea of the immensity of the building. From the far end of it, through a partly open door, came a rush of tobacco smoke, and loud voices—a burst of coarse laughter and a sudden volley of curses that died away in a still louder roar of merriment. Some one closed the door from inside. The girl was staring toward the end of the hall, and shuddering.

"That is the way it has been—growing worse and worse since Niskoos died," she said. "In there those white men who come down from the north drink and gamble—and quarrel, always quarrel. This room is ours—Niskoos' and mine." She touched with her hand a door near which they were standing. Then she pointed to another—there were half a dozen doors up and down the hall. "And that is Hauck's."

He threw off his pack and placed it on the floor, with his rifle across it. When he straightened, the girl was listening at the door to Hauck's room. Beckoning to him, she knocked on it lightly, and then opened it. David entered close behind her. It was rather a large room—his one impression as he crossed the threshold. In the center of it was a table, and over the table hung an oil lamp with a tin reflector. In the light of this lamp sat two men. In his first glance he made up his mind which was Hauck and which was Brokaw. It was Brokaw, he thought, who was facing them as they entered—a man he could hate even if he had never heard of him before: big, loose-shouldered, a carnivorous-looking giant, with a mottled, reddish face and bleary eyes that had an amazed and watery stare in them.

Apparently the girl's knock had not been heard, for it was a moment before the other man swung slowly about in his chair so that he could see them. That was Hauck. David knew it. He was smaller than the other, with rounded, bullish shoulders, a thick neck, and eyes wherein might lurk an incredible cruelty. He popped half out of his seat when he saw the girl—and a stranger. His jaws seemed to tighten with a snap—a snap that could almost be heard.

But it was Brokaw's face that held David's eyes. He was two thirds drunk. There was no doubt about it, if David was any sort of judge of that kind of imbecility. One of his thick, huge hands was gripping a bottle. Hauck had evidently been reading him something out of a ledger—a post ledger, which he still held in one hand. David was surprised at the quiet and unemotional way in which the girl began speaking. She said that she had wandered over into the other valley and was lost, when this stranger found her. He had been good to her, and was on his way to the settlement on the coast. His name was—

SHE got no farther than that. Brokaw had taken his devouring gaze from her and was staring at David. He lurched suddenly to his feet and leaned over the table, a new sort of surprise in his heavy countenance. He stretched out a hand. His voice was a bellow:

"McKenna!"

He was speaking directly at David—calling him by a name. There was no little doubt of that as of his drunkenness. There was also an unmistakable note of fellowship in his voice. McKenna!

David opened his mouth to correct him, when a second thought occurred to him in a mildly inspirational way. Why not McKenna? The girl was looking at him, a bit surprised, questioning him in the directness of her gaze. He nodded and smiled at Brokaw. The giant came around the table, still holding out his big red hand.

"Mate! God!—you don't mean to say you've forgotten—"

David took the hand.

"Brokaw!" he chanced.

The other's hand was as cold as a piece of beef, but it possessed a crushing strength. Hauck was staring from one to the other, and suddenly Brokaw turned to him, still pumping David's hand.

"McKenna—that young devil of Kicking Horse, Hauck! You've heard me speak of him. McKenna—"

The girl had backed to the door. She was pale. Her eyes were shining, and she was looking straight at David when Brokaw released his hand.

"Good night, Sakewawin!" she said.

It was very distinct, that word—*Sakewawin!* David had not before heard it come quite so clearly from her lips. There was something of defiance and pride in its utterance, an intentional and decisive emphasis of it. She smiled at him as she went through the door, and in that same breath Hauck had followed her. They disappeared.

When David turned he found Brokaw backed against the table, his two hands gripping the edges of it, his face distorted by passion. It was a terrible face to look into, to stand before alone in that room—a face filled with murder and menace. So sudden had been the change in it that David was stunned for a moment. In that space of perhaps a quarter of a minute neither uttered a sound. Then Brokaw leaned slowly forward, his great hands clenched, and demanded in a hissing voice:

"What did she mean when she called you that—*Sakewawin*? What did she mean?"

It was not the voice of a drunken man now—but the voice of a man ready to kill.

"*Sakewawin!* What did she mean when she called you that?"

It was Brokaw's voice again turning the words round, but repeating them. He made a step toward David, his hands clenched tighter and his whole bulk growling tense. His eyes, blazing as if through a thin film of water,—water that seemed to cling there by some strange magic,—were horrible, David thought.

Sakewawin! A pretty name for himself, he had told the girl—and here it was raising the very devil with this drink-bloated colossus.

He guessed quickly. It was decidedly a matter of guessing quickly and of making prompt and satisfactory explanation—or a throttling where he stood. His mind worked like a race-horse. Sakewawin meant something that had enraged Brokaw; a jealous rage, a rage that filled his aqueous eyes with a lurid glare. So David said, looking into them calmly and with a feigned surprise:

"Wasn't she speaking to you, Brokaw?"

It was a splendid shot. David scarcely knew why he made it, except that he was moved by a powerful impulse that just now he had no time to analyze. It was this same impulse that had kept him from revealing himself when Brokaw had mistaken him for some one else. Chance had thrown a course of action into his way, and he had accepted it almost involuntarily. It had suddenly occurred to him that he would give much to be alone with this half drunken man for a few hours—as McKenna. He might last long enough in that disguise to discover things. But not with Hauck watching him, for Hauck was four fifths sober, and there was a depth to his cruel eyes which he did not like.

He watched the effect of his words on Brokaw. The tenseness left the man's body, his hands unclenched slowly, his heavy jaw relaxed—and David laughed softly. He felt that he was out of deep water now. This fellow, half filled with drink, was wonderfully credulous. And he was sure that his watery eyes could not see very well, though his ears had heard distinctly.

"She was looking at you, Brokaw—straight at you when she said good night," he added.

"You sure—sure she said it to me, Mac?"

David nodded, even as his blood ran a little cold.

A leering grin of joy spread over Brokaw's face.

"The—the little devil!" he gloated.

"What does it mean?" David asked.

"Sakewawin? I've never heard it."

He lied calmly, turning his head a bit out of the light.

Brokaw stared at him a moment before answering.

"When a girl says that, it means—she belongs to you," he said. "In Indian it means—*possession*. Dam'—of course you're right! She said it to me. She's mine. She belongs to me. I own her. And I thought—"

He caught up the bottle and turned out half a glass of liquor, swaying unsteadily.

"Drink, Mac?"

David shook his head.

"Not now. Let's go to your shack, if you've got one. Lots to talk about—old times—Kicking Horse, you know. And this girl? I can't believe it! If it's true you're a lucky dog."

HE was not thinking of consequences—of to-morrow. To-night was all he asked for—alone with Brokaw. That mountain of flesh, stupefied with liquor, was no match for him now. To-morrow he might hold the whip hand, if Hauck did not return too soon. "Lucky dog! Lucky dog!" He kept repeating that. It was like music in Brokaw's ears. And such a girl! An angel! He couldn't believe it!

Brokaw's face was like a red fire in his exultation. He drank the liquor he had proffered David, and drank again, rumbling in his thick chest like some animal. Of course she was an angel! Hadn't he and Hauck and that woman who had died made her grow into an angel—just for him? She belonged to him—always had belonged to him; and he had waited a long time. If she had ever called any other man that name—Sakewawin—he would have killed him. Certain. Killed him dead. This was the first time she had ever called him that. Lucky dog? You bet he was. They'd go to his shack—and talk.

He drank a third time. He rolled heavily as they entered the hall, David praying that they would not meet Hauck. He had his victim. He was sure of him. And the hall was empty. He picked up his gun and pack, and held to Brokaw's arm as they went out into the night.

Brokaw staggered guidingly into a way of darkness, talking thickly about husky dogs. They had gone perhaps a hundred paces when he stopped suddenly, very close to something that looked to David like a section of tall fence built of small trees. It was the cage. He jumped at that conclusion before he could see it very clearly in the clouded starlight. From it there came a growling rumble, a deep breath that was like air expelling itself from a bellows, and David saw faintly a huge, motionless shape beyond the stripped and upright sapling trunks.

"Grizzly," said Brokaw, trying to keep himself on an even balance. "Big beast. Fight to-morrow, Mac. My bear—he's a bear—great fight! Everybody come and to see it. Nothing like a bear fight, eh? S'prise her, won't it—pretty little wench

"In his first glance David made up his mind which was Brokaw—big, loose-shouldered, with bleary eyes that had a watery stare in them."

—when she sees her bear fighting mine? Betcher hundred dollars my bear kills Tara!"

"To-morrow," said David. "I'll bet to-morrow. Where's the shack?"

David pulled his hat over his eyes. Brokaw told him what he and Hauck had planned. The bear in the cage belonged to him—Brokaw. A big brute; fierce; a fighter. Hauck and he were going to bet on his bear because it would surely kill Tara. Make a big clean-up, they would; and they needed the money. The girl had almost spoiled their plans by going away with Tara. And he—Mac—was a devil of a good fellow for bringing her back!

David leaned over and gave Brokaw a jocular slap, forcing a laugh out of himself. "Prettiest kid I ever saw! How did it happen? She hasn't belonged to you very long, eh?"

"Long time, long time," replied Brokaw. "Years ago."

Suddenly he lowered the cup so forcibly that half the liquor spilled.

"Hauck said she didn't," he growled. "Said she didn't belong to me any more, an' I'd have to pay for her keep! I did, gave him a lot of gold!"

"I should have killed him, shouldn't I, Mac—killed him an' *took* her?" cried Brokaw huskily. "Like you killed the breed or that long-haired she-devil over at Copper Cliff!"

"I—don't—know," said David slowly, praying that he would not say the wrong thing now. "I don't know what claim you had on her, Brokaw. If I knew—"

"She's mine—been mine ever since she was a baby," he confided, leaning across the table. "Good friend give her to me, Mac—good friend, but a fool!" He chuckled. "Dam' fool!" he repeated. "Any man's a dam' fool to turn down a pretty woman, eh, Mac? An' she was pretty, he says. *My* girl's mother, you know, so she must have been pretty."

"What happened?" David urged.

"Bucky, my friend, in love with that woman—O'Doone's wife," resumed Brokaw. "Dead crazy, Mac. Crazier'n you were over the breed's woman, only he didn't have the nerve. Just moped around mating, keeping out of O'Doone's way. Trapper, O'Doone was—or a Company manner; forget which. Anyway, he went on a long trip in winter, and got laid up with a broken leg long way from home. Wife and baby alone, an' Bucky sneaked in one day and found the woman sick with fever—out of her head. An' if she didn't think he was her husband!"

His eyes half closed.

"BUCKY got her to run away with him," continued Brokaw, "her and the kid, while she was still out of her head. Bucky even got her to write a note, he said, telling O'Doone she was sick of him an' was running away with another man. Bucky didn't give his own name, of course. An' the woman didn't know what she was doing. They started west with the kid. But all the time Bucky was *afraid!* He dragged the woman on a sledge, and snow covered their trail. He hid in a cabin a hundred miles from O'Doone's, an' it was there the woman came to her senses. Bucky says she was like a mad woman, said that she ran screeching out into the night, leaving the kid with him. He couldn't find her. She never came back.

"He waited till spring, keeping that kid, and then he made up his mind to get back to O'Doone in some way. He sneaked back to where the cabin had been, and found nothing but clear there. It had been burned. Oh, it was funny! "And after all his trouble he hadn't need to take O'Doone's place with the woman. Said it was conscience. Bah! He was a fool. You don't get a pretty woman like that very often, eh?

"Came west, Bucky did—with the kid," he went on. "Struck my cabin on the Mackenzie a year later. Told me all about it.

Then one day he sneaked away and left her with me, begging me to put her where she'd be safe. I did. Gave her to Hauck's woman, and told her Bucky's story. Later Hauck came over here. Three years ago I came down from the Yukon, and saw the kid. Pretty? Gawd, she was! And she was *mine*. I told 'em so.

"Mebbe the woman would have cheated me, but I had Hauck on the hip because I saw him kill a man when he was drunk—a white man from MacPherson. Helped him hide the body. And then—oh, it was funny!—I ran across Bucky! He was living in a shack a dozen miles from here, an' he didn't know Marge was the O'Doone baby. I told him a big lie—told him the kid died, an' that I'd heard the woman had killed herself, and that O'Doone was in a lunatic asylum. Mebbe he *did* have a conscience, the fool! Went away soon after that."

"And this man Bucky—what was his other name, Brokaw?"

Brokaw's voice came in a husky whisper:

"Tavish!"

THE next instant Hauck was in the open door. He did not cross the threshold at once, but stood there for perhaps twenty seconds, his gray, hard face looking in on them.

"I'm sorry," David said. "He's terribly drunk."

"Yes, he's drunk," Hauck said, his voice hard as rock. "Better come to the house. I've got a room for you. There's only one bunk in here—McKenna."

He dragged out the name slowly, a bit tauntingly, it seemed to David. And David laughed. Might as well play his last card well, he thought.

"My name isn't McKenna," he said. "It's David Raine. He made a mistake, and he's so drunk I haven't been able to explain."

Without answering, Hauck backed out of the door. It was an invitation for David to follow.

Hauck led him to a room almost opposite the one Marge had said belonged to her.

"This will be your room while you are our guest," he said.

He tried to speak affably.

"Make yourself at home," he added. "We'll have breakfast in the morning with my niece."

David was glad that he turned away without waiting for an answer. He did not want to talk with Hauck now. He wanted to turn over in his mind what he had learned from Brokaw.

It was Tavish, then—that half mad hermit in his mice-infested cabin—who had been at the bottom of it all! The discovery did not amaze him profoundly. He had never been able to dissociate Tavish from the picture, unreasoning though he confessed himself to be.

His mind leaped back to that scene, years ago, when Marge O'Doone's mother had run shrieking out in the storm of night to escape Tavish, even leaving her baby girl in her madness and terror. Tavish believed she had died. *But she had not died!*

He was filled with a great desire to go at once to the girl and tell her of this wonderful new fact that had come into her life, and he found himself suddenly at the door of his room, with his fingers on the latch.

He thought of Father Roland, of the mysterious change that came over him that night of Tavish's death, of the mystery-room in the Château where he worshiped at the shrine of a woman and a child who were gone—of—

He clenched his hands and stopped himself. Tavish, the woman, the girl—Father Roland!

He was still pacing his room when the creaking of the door stopped him. In another moment Marge O'Doone stood inside. He had not seen her face so white before. Her eyes were big and glowing darkly—pools of quivering fear, of wild and imploring supplication. She ran to him, and clung to him with her hands at his shoulders, her face close to his.

"Sakewawin — dear Sakewawin — we must go—we must hurry—to-night!"

She was trembling, fairly shivering against him. He put his arms about her.

"What is it, child?" he whispered, his heart choking him suddenly. "What has happened?"

To be continued next week

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How Can I Know?

By ALBERT W. ATWOOD

How can I know the standing of unlisted stocks, their earning power and their market value?

THIS is a difficult question to answer, because it is so broad and general. By unlisted stocks the correspondent means those that are not admitted to the stock exchanges. In the larger cities, especially New York, Boston, Philadelphia, and Chicago, there are regular stock exchanges which permit only a limited number of stocks and bonds to be bought and sold, and much information regarding these securities must be furnished by the companies before any "listing," or permission to do business in them, is permitted.

A listed stock may not be better, necessarily, than an unlisted stock, but the presumption is in favor of it. Usually it is a fairly tried and seasoned security, and rarely is it a mere gamble. There are some unlisted stocks better than any listed ones; it is safe to say that the vast majority of unlisted securities available to the public are not so safe as those that have been admitted to quotation on the exchanges, although, among the "outside" shares are numerous desirable ones.

But this article is intended to throw light on unlisted stocks, not to describe the other variety. In regard to copper shares, Wood's (formerly Stevens') "Copper Handbook" describes many thousands. It is a standard, reliable work, to be found in any large library, in all brokers' offices, or it may be ordered from a book dealer. Any copper stock not found in this book (unless promoted since the last edition went to press) is hardly worth further attention. A much smaller and cheaper but reliable copper stock manual, and also a similar booklet on Standard Oil stocks and another on "independent" oils, are published by a service company in New York and distributed free by brokers who specialize in these particular securities. From Los Angeles one may purchase for 50 cents a copy of the Oil Bradstreet, which lists only oil companies in the State of California; but there are thousands of them.

This book and Wood's "Copper Handbook" do not give the prices of stocks, but only facts concerning companies.

I am very much afraid the investor who wrote the letter at the head of this article was in hopes that I could tell him of some one book from which he could learn all about unlisted stocks. Now, there are hundreds of thousands of such stocks, and no one hundred books tell all about them. The inquirer should read chapter 8, on "How Can I Learn More About This Subject?" in the booklet, "Making Your Money Work for You," a copy of which will be sent by the editor of this magazine for 4 cents in stamps. He should obtain from brokers who specialize in outside securities in such cities as Boston and New York copies of their circulars; and, above all, he should learn to read the financial pages of newspapers.

Newspaper Stock Quotations

TIME and again, inquiries come to this department asking where the quotation for a certain stock may be found. Nine times out of ten it appears on the financial page of any leading newspaper, especially in the New York papers—which, as a rule, cover more different markets in their stock quotations than papers in other cities. Before me is one New York paper—and nearly all others are as complete or more so—which gives, in addition to all quotations on the New York Stock Exchange and the Consolidated Stock Exchange of New York, the following quotations:

New York City bonds; Standard Oil group; mining stocks in San Francisco, Tonopah, Goldfield, and Colorado Springs; tobacco stocks; Boston, Pittsburgh, Baltimore, Chicago, and Philadelphia stock exchanges; Boston curb; railway equipment bonds; short-term notes; auction sales; public utilities (about one hundred different quotations); munition stocks; and, finally, the New York curb list, with quotations on perhaps 250 miscellaneous securities.

As to the standing and earning power of unlisted stocks, if nothing is to be found in any of the books mentioned in this article or in the more extended list of books, periodicals, and newspapers mentioned in Chapter 8 of "Making Your Money Work for You," the search for information will not be an easy one. Other resources are the following: statistical departments of brokers and investment bankers (which are often very complete), financial editors of newspapers and magazines, bank officials and bank credit departments, and reporting agencies, the names of which in each city may be obtained from the banks, and which will make reports for a regular fee.

Free Booklets that You May Have for the Asking

Arrangements have been made by which any reader mentioning this magazine may have any or all of the following booklets on request.

Slattery & Co., 40 Exchange Place, New York, issue the "Investor's Pocket Manual," giving important corporation statistics, which will be sent upon request, including booklet explaining the Twenty Payment Plan. Ask for 23-E.

The partial-payment method of saving and investing is interestingly described in Booklet L-2, entitled, "The Partial-Payment Plan," which will be sent to any applicant by Sheldon, Morgan & Co., members New York Stock Exchange, 42 Broadway, New York.

The American Investor is a monthly magazine of human and timely interest. The publishers will send a complimentary copy to any one interested in making sound investments. Address Department 19, 10 Pine Street, New York City.

The Citizens Savings & Trust Co., of Cleveland, Ohio, will furnish to our readers, upon request, Booklet P, which contains some very interesting information on banking by mail.

The *Odd Lot Review* is a weekly publication written in plain English, in terms which the average man can understand. It aims to give a common-sense view of small investment opportunities. Sample copies will be sent on application to the publishers, 61 Broadway, New York City.

A calendar of approximate dividend dates of stocks listed on the New York Stock Exchange will be sent by Baruch Brothers, members New York Stock Exchange, 60 Broadway, New York. The firm will also send their booklet on Odd Lots, outlining their Instalment Payment Plan, on request.

Any one interested in the Motor Stocks should send to L. R. Latrobe & Co., 111 Broadway, New York City, for their booklet E. L. 6. This firm also has a Partial Payment Plan for the purchase of all Curb and Stock Exchange Securities, which they will send on request.

An investor's folder entitled "Questions and Answers" on securities is issued for free distribution by J. Frank Howell, 52 Broadway, New York. Write for your copy of this timely folder, E. W.

Williams, Troth & Coleman, Investment Securities, 60 Wall Street, New York, offer public utility preferred stocks, yielding 5 to 8 per cent., and common stocks with enhancement possibilities. This offering is outlined in "Current Letter B," a copy of which will be supplied on written request by the above-named firm.

In their booklet "How," E. F. Coombs & Co., 122 Broadway, New York, describe a small-payment plan for the purchase of bonds in denominations of $100, $500, and $1000, which enables investors to take advantage of current price without increasing the cost of the bonds.

First mortgage bonds will be interested in the *Investor's Guide*, published monthly by the National Bond & Mortgage Trust Company, 2840 Lincoln Avenue, Chicago, Illinois. The *Guide* is sent free. Write and ask them to put you on the mailing list.

Free copy of the Unlisted Securities Review and Circular 66 will be sent on request by Dawson, Lyon & Co., 42 Wall St., New York. This firm quotes markets in all unlisted stocks and bonds. The Review contains suggestions for investment, as well as list of 75 unlisted stocks with their quotations, dividend rates, etc.

"The Partial Payment Plan," booklet B 33, describing how you may purchase stocks and bonds, will be sent upon request to any one interested in this subject. Address John Muir & Co., 61 Broadway, New York City.

A special booklet on Motor Stocks, giving full financial data of the important companies, with other valuable information, has been issued for free distribution by Messrs. Andrews & Co., dealers in investment securities, 196 S. La Salle St., Chicago, Ill.

Mr. Atwood has written a financial booklet, "Making Your Money Work for You," especially for our readers. Write him at 65 Madison Avenue, New York, inclosing four cents in stamps, if you want a copy.

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